NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

No. 129

THE LIBRARY OF THE
1938
UNIVERSITY OF ILLINOIS

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

December 31, 1937

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

332.105
M0

Aggregate Resources and Liabilities of the 72 State Banks of Montana December 31, 1937, and Comparison with Reports of the 75 State Banks on December 31, 1936

RESOURCES:	Dec. 31, 1937	Dec. 31, 1936	Increase+ Decrease—
Loans and Discounts	$16,127,394.86	$15,269,435.54	$ 857,959.32+
Overdrafts	22,777.15	18,021.70	4,755.45+
U. S. Bonds	15,870,929.51	15,833,345.06	37,584.45+
Bonds, Warrants, Etc.	7,935,645.78	8,728,572.73	792,926.95—
Stock Federal Reserve Bank	104,050.00	99,050.00	5,000.00+
Cash and Due from Banks	24,188,384.12	24,060,244.82	128,139.30+
Banking House	956,541.89	985,435.31	28,893.42—
Furniture and Fixtures	146,068.35	170,423.45	24,355.10—
Other Real Estate	300,792.40	382,385.30	81,592.90—
Other Assets	156,109.09	164,076.14	7,967.05—
TOTAL	$65,808,693.15	$65,710,990.05	$ 97,703.10+

LIABILITIES:			
Capital: Common	$ 3,270,500.00	$ 3,357,500.00	$ 87,000.00—
Preferred	923,700.00	1,010,000.00	86,300.00—
Debentures	175,250.00	224,250.00	49,000.00—
Surplus	1,544,350.00	1,375,900.00	168,450.00+
Undivided Profits	786,878.43	724,314.05	62,564.38+
Reserves	239,830.12	179,950.62	59,879.50+
Due to Banks	4,064,367.73	4,419,676.30	355,308.57—
Demand Deposits	27,240,077.63	27,690,170.15	450,092.52—
Officers' Checks, Etc.	561,090.63	763,740.13	202,649.50—
U. S. Government Funds	236,965.86	259,455.86	22,490.00—
Other Public Funds	9,167,922.15	8,931,539.47	236,382.68+
Time Certificates	4,760,863.76	5,188,208.46	427,344.70—
Savings Deposits	12,740,394.98	11,465,053.45	1,275,341.53+
Other Liabilities	96,501.86	121,231.56	24,729.70—
TOTAL	$65,808,693.15	$65,710,990.05	$ 97,703.10+
Average Reserve	41.2%	41.3%	

ABSTR

Aggregate Resources and Lia
Associations of Montana,
with Reports of 25 Bui
on Dece

RESOURCES:	Dec.
Real Estate Loans	$ 7,5
Real Estate Contracts	6
Real Estate Owned	1
Office Building, Furniture and Fixtures	1
Claims and Judgments	
Ins. and Taxes Advanced	
Stock Loans	
Bonds and Warrants	5
Cash on Hand and in Banks	3
Stock in Federal Home Loan Bank	
Other Assets	
TOTAL	$ 9,5

LIABILITIES:	
Installment Stock	$ 3,9
Prepaid Stock	1,1
Full Paid Stock	3,5
Bills Payable	1
Due Borrowers	
Due Agents	
Suspense Account	
Other Liabilities	
Reserve Fund	1
Contingent Profits	
Contingent Fund	3
Net Undivided Profits	1
TOTAL	$ 9,5

T NO. 129

ties of the 20 Building and Loan ecember 31, 1937, Compared g and Loan Associations er 31, 1936

1937	Dec. 31, 1936	Increase+ Decrease—
33.35	$ 7,541,380.55	$ 40,302.80+
39.73	1,285,818.62	640,678.89—
78.40	593,609.22	476,630.82—
54.47	273,252.55	108,398.08—
30.08	59,016.74	55,886.66—
91.94	136,643.73	121,451.79—
94.07	82,898.91	6,395.16+
08.48	639,628.97	65,520.49—
36.94	406,560.99	94,374.05—
26.70	63,821.70	1,795.00—
00.42	8,879.46	5,079.04—
94.58	$11,091,511.44	$ 1,523,116.86—

93.60	$ 5,645,669.87	$ 1,694,976.27—
24.84	1,286,573.39	135,448.55—
53.62	3,125,965.37	421,798.25+
01.31	202,182.23	77,580.92—
75.47	71,993.72	3,881.75+
68.63	1,688.56	1,419.93—
18.23	3,825.53	12,792.70+
16.82	6,324.82	1,908.00—
65.81	107,228.22	2,062.41—
77.16	29,275.24	4,601.92+
15.01	426,135.61	32,220.60—
74.08	184,648.88	20,574.80—
94.58	$11,091,511.44	$ 1,523,116.86—

Aggregate Resources and Liabilities of the 5 Credit Union Associations of Montana, December 31, 1937, Compared with Reports of 4 Credit Union Associations on December 31, 1936

RESOURCES:	Dec. 31, 1937	Dec. 31, 1936	Increase+ Decrease—
Loans to Members ....$	29,642.44	$ 21,901.42	$ 7,741.02+
Bonds and Warrants	637.50	....	637.50+
Furniture and Fixtures	509.11	413.88	95.23+
Cash and Due from Banks....	3,032.88	3,341.52	308.64—
Expense in Excess of Earnings	51.67	62.81	11.14—
TOTAL.........$	33,873.60	$ 25,719.63	$ 8,153.97+

LIABILITIES:			
Share Values ....$	30,636.29	$ 22,405.52	$ 8,230.77+
Member Deposits	412.00	1,204.38	792.38—
Entrance Fees	11.00	14.75	3.75—
Notes Payable	700.00	....	700.00+
Dividends	505.29	592.27	86.98—
Reserve Fund	1,274.12	1,324.44	50.32—
Undivided Earnings	334.90	178.27	156.63+
TOTAL.........$	33,873.60	$ 25,719.63	$ 8,153.97+

Our Lady of Ransom Credit Union Association, Hingham, not reporting.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
	Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wisdom	State Bank of Wisdom
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank.

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
*Kalispell	Great Western Building and Loan Associatio
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Asso tion
	Western Montana Building and Loan Asso tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

FEDERALIZED

Federal Building and Loan Association of Billings
United States Building and Loan Association of Butte

---

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

THE LIBRARY
APR 7 19
UNIVERSITY OF IL

No. 130

Abstract of Reports of the Condition of

MONTANA

State Banks and Trust Companies

March 7, 1938

W. A. BROWN……Supt. of Banks
S. L. KLEVE……Chief Examiner
R. J. FREMOU……Examiner
R. C. WALLACE……Examiner
R. V. BERGQUIST……Clerk

ABSTRA

Aggregate Resources and Liabilit
March 7, 1938, and Compa
Banks on

RESOURCES:	March 7, 193
Loans and Discounts	$16,104,497.8
Overdrafts	33,420.2
U. S. Bonds	15,909,835.0
Bonds, Warrants, Etc.	7,689,605.4
Stock Federal Reserve Bank	105,000.0
Cash and Due from Banks	21,402,324.3
Banking House	954,114.4
Furniture and Fixtures	137,586.0
Other Real Estate	317,933.5
Other Assets	196,314.6
TOTAL	$62,850,631.5

LIABILITIES:	
Capital: Common	$ 3,270,500.
Preferred	904,700.
Debentures	175,250.
Surplus	1,562,350.
Undivided Profits	701,162.1
Reserves	257,387.
Due to Banks	3,649,905.
Demand Deposits	26,448,620.
Officers' Checks, Etc.	589,513.
U. S. Government Funds	210,752.
Other Public Funds	7,519,499.
Time Certificates	4,776,452.
Savings Deposits	12,678,806.
Other Liabilities	105,731.
TOTAL	$62,850,631.
Average Reserve	38.3%

NO. 130

of the 72 State Banks of Montana
n with Reports of 74 State
rch 31, 1937

March 31, 1937	Increase	Decrease
$15,530,592.12	$ 573,905.70	
23,364.63	10,055.58	
15,800,249.99	109,585.08	
8,308,856.71		$ 619,251.31
100,700.00	4,300.00	
22,557,672.51		1,155,348.19
979,366.33		25,251.89
170,245.75		32,659.66
393,604.62		75,671.06
187,615.80	8,698.87	
$64,052,268.46	$ 706,545.23	$ 1,908,182.11
	Decrease	$ 1,201,636.88
$ 3,312,500.00		$ 42,000.00
960,825.00		56,125.00
224,250.00		49,000.00
1,449,000.00	$ 113,350.00	
813,496.05		112,333.92
186,624.74	70,762.70	
4,137,077.18		487,171.19
27,399,654.52		951,034.02
504,737.24	84,776.03	
226,696.44		15,944.41
7,610,633.17		91,134.11
5,320,886.29		544,433.98
11,777,873.82	900,933.07	
128,014.01		22,282.05
$64,052,268.46	$ 1,169,821.80	$ 2,371,458.68
	Decrease	$ 1,201,636.88
41.2%		

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wisdom	State Bank of Wisdom
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank.

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
*Kalispell	Great Western Building and Loan Associatio
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Asso tion Western Montana Building and Loan Asso tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan A ciation

---

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

No. 131

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

Building & Loan Associations
and
Credit Union Associations

June 30, 1938

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

4

Aggregate Resources and Liabilities of the 71 State Banks of Montana June 30, 1938, and Comparison with Reports of 74 State Banks on June 30, 1937

RESOURCES:	June 30, 1938	June 30, 1937	Increase+ Decrease—
Loans and Discounts	$17,080,600.26	$17,507,724.54	$ 427,124.28—
Overdrafts	29,019.24	27,080.67	1,938.57+
U. S. Bonds	15,576,158.90	15,669,964.32	93,805.42—
Bonds, Warrants, Etc.	7,447,264.20	8,021,211.65	573,947.45—
Stock Federal Reserve Bank	105,050.00	100,700.00	4,350.00+
Cash and Due from Banks	20,877,297.88	21,569,629.55	692,331.67—
Banking House	946,978.49	972,390.05	25,411.56—
Furniture and Fixtures	135,260.53	166,824.44	31,563.91—
Other Real Estate	286,914.17	357,073.42	70,159.25—
Other Assets	178,461.04	200,570.43	22,109.39—
TOTAL	$62,663,004.71	$64,593,169.07	$ 1,930,164.36—

LIABILITIES:			
Capital: Common	$ 3,270.000.00	$ 3,315,500.00	$ 45,500.00—
Preferred	858,200.00	969,025.00	110,825.00—
Debentures	165,250.00	194,250.00	29,000.00—
Surplus	1,550,650.00	1,479,900.00	70,750.00+
Undivided Profits	824,042.34	929,089.81	105,047.47—
Reserves	269,197.07	196,218.57	72,978.50+
Due to Banks	3,365,360.84	3,908,655.78	543,294.94—
Demand Deposits	24,916,891.78	26,703,422.80	1,786,531.02—
Officers' Checks, Etc.	411,199.77	627,741.08	216,541.31—
U. S. Government Funds	215,542.22	226,500.51	10,958.29—
Other Public Funds	9,450,838.38	8,319,860.85	1,130,977.53+
Time Certificates	4,647,185.43	5,225,105.89	577,920.46—
Savings Deposits	12,569,502.40	12,348,234.59	221,267.81+
Bills Payable	27,300.00	10,000.00	17,300.00+
Other Liabilities	121,844.48	139,664.19	17,819.71—
TOTAL	$62,663,004.71	$64,593,169.07	$ 1,930,164.36—
Average Reserve	39.4%	39.6%	

ABSTRA

Aggregate Reseurces and Liabi
Associations of Montana
with Reports of 2
Associations

RESOURCES:	June 3
Real Estate Loans	$ 7,854
Real Estate Contracts	640
Real Estate Owned	137
Office Building, Furniture and Fixtures	163
Stock Loans	72
Bonds and Warrants	530
Cash on Hand and in Banks	482
Stock in Federal Home Loan Bank	63
Other Assets	2
TOTAL	$ 9,949

LIABILITIES:	
Installment Stock	$ 3,935
Prepaid Stock	1,205
Full Paid Stock	3,769
Bills Payable	143
Due Borrowers	140
Other Liabilities	17
Reserve Fund	90
Federal Insurance Reserve	24
Contingent Profits	37
Contingent Fund	405
Net Undivided Profits	178
TOTAL	$ 9,949

*Included in Contingent Fund.

NO. 131

es of the 20 Building and Loan
une 30, 1938, Compared
uilding and Loan
June 30, 1937

38	June 30, 1937	Increase+ Decrease—
.10	$ 8,234,273.44	$ 379,347.34—
.96	1,283,741.38	643,645.42—
.18	541,394.55	403,552.37—
.85	298,585.29	134,755.44—
.99	99,532.73	26,817.74—
.89	623,685.09	92,738.20—
.97	398,119.50	84,025.47+
.20	71,049.20	7,145.00—
.55	21,722.44	18,750.89—
.69	$11,572,103.62	$ 1,622,726.93—

.19	$ 5,630,660.74	$ 1,695,195.55—
.44	1,242,967.19	37,538.75—
.73	3,535,445.62	233,691.11+
.00	199,376.31	56,246.31—
.04	152,593.96	11,859.92—
.35	7,976.54	9,396.81+
.21	96,844.64	5,957.43—
.06	*	24,704.06+
.08	48,335.47	10,433.39—
.25	445,208.71	39,487.46—
.34	212,694.44	33,800.10—
.69	$11,572,103.62	$ 1,622,726.93—

Aggregate Resources and Liabilities of 5 Credit Union Associations of Montana, June 30, 1938, Compared with Reports of 5 Credit Union Associations on December 31, 1937

RESOURCES:	June 30, 1938	Dec. 31, 1937	Increase+ Decrease—
Loans to Members $	29,169.53	$ 29,642.44	$ 472.91—
Bonds and Warrants	877.50	637.50	240.00+
Office Building, Furniture and Fixtures	838.41	509.11	329.30+
Cash and Due from Banks	3,600.79	3,032.88	567.91+
TOTAL $	34,486.23	$ 33,821.93	$ 664.30+

LIABILITIES:			
Share Values $	30,740.54	$ 30,636.29	$ 104.25+
Member Deposits	520.24	412.00	108.24+
Entrance Fees	44.25	11.00	33.25+
Notes Payable	1,300.00	700.00	600.00+
Dividends		505.29	505.29—
Reserve Fund	874.17	1,274.12	399.95—
Net Undivided Profits	1,007.03	283.23	723.80+
TOTAL $	34,486.23	$ 33,821.93	$ 664.30+

Not Reporting:

Our Lady of Ransom Credit Union, Hingham.

Milwaukee Employees Credit Union, Miles City

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
	Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

VOLUNTARY LIQUIDATION

State Bank of Wisdom, Wisdom.

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1) Members Federal Reserve Bank.

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop. 1

No. 132

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

September 28, 1938

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

ABSTR

Aggregate Resources and Liabilit
September 28, 1938, and Con
Banks on

RESOURCES:	Sept. 28, 19
Loans and Discounts	$16,892,452.
Overdrafts	36,229.
U. S. Bonds	15,827,520.
Bonds, Warrants, Etc.	7,617,184.
Stock Federal Reserve Bank	104,150.
Cash and Due from Banks	19,249,851.
Banking House	944,185.
Furniture and Fixtures	137,933.
Other Real Estate	283,951.
Other Assets	214,966.
TOTAL	$61,308,426.

LIABILITIES:	
Capital: Common	$ 3,270,000
Preferred	826,900
Debentures	165,250
Surplus	1,567,150
Undivided Profits	974,437
Reserves	283,044
Due to Banks	3,266,746
Demand Deposits	26,627,006
Officers' Checks, etc.	474,708
U. S. Government Funds	215,799
Other Public Funds	6,596,269
Time Certificates	4,528,335
Savings Deposits	12,322,219
Bills Payable	9,250
Other Liabilities	181,309
TOTAL	$61,308,426
Average Reserve	35.6%

T NO. 132

of the 71 State Banks of Montana
ırison with Reports of 71 State
ıne 30, 1938

June 30,1938	Increase	Decrease
$17,080,600.26		$ 188,147.35
29,019.24	7,210.54	
15,576,158.90	251,362.03	
7,447,264.20	169,920.18	
105,050.00		900.00
20,877,297.88		1,627,446.41
946,978.49		2,793.46
135,260.53	2,673.08	
286,914.17		2,962.46
178,461.04	36,505.25	
$62,663,004.71	$ 467,671.08	$ 1,822,249.68
	Decrease	$ 1,354,578.60
$ 3,270,000.00		
858,200.00		$ 31,300.00
165,250.00		
1,550,650.00	$ 16,500.00	
824,042.34	150,394.72	
269,197.07	13,847.17	
3,365,360.84		98,614.29
24,916,891.78	1,710,114.29	
411,199.77	63,509.14	
215,542.22	257.17	
9,450,838.38		2,854,568.39
4,647,185.43		118,850.17
12,569,502.40		247,282.82
27,300.00		18,050.00
121,844.48	59,464.58	
$62,663,004.71	$ 2,014,087.07	$ 3,368,665.67
	Decrease	$ 1,354,578.60
39.4%		

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1) Members Federal Reserve Bank.

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

No. 133

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

Building & Loan Associations
and
Credit Union Associations

December 31, 1938

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

Aggregate Resources and Liabilities of the 71 State Banks of Montana December 31, 1938, and Comparison with Reports of the 72 State Banks on December 31, 1937

RESOURCES:	Dec. 31, 1938	Dec. 31, 1937	Increase+ Decrease—
Loans and Discounts	$16,137,170.60	$16,127,394.86	$ 9,775.74+
Overdrafts	17,927.23	22,777.15	4,849.92—
U. S. Bonds	15,842,321.80	15,870.929.51	28,607.71—
Bonds, Warrants, Etc.	7,566,289.01	7,935,645.78	379,356.77—
Stock Federal Reserve Bank	104,300.00	104,050.00	250.00+
Cash and Due from Banks	25,989,949.16	24,188,384.12	1,801,565.04+
Banking House	913,742.42	956,541.89	42,799.47—
Furniture and Fixtures	126,496.70	146,068.35	19,571.65—
Other Real Estate	281,971.18	300,792.40	18,821.22—
Other Assets	135,446.94	156,109.09	20,662.15—
TOTAL	$67,105,615.04	$65,808,693.15	$ 1,296,921.89+

LIABILITIES:			
Capital: Common	$ 3,432,500.00	$ 3,270,500.00	$ 162,000.00+
Preferred	694,400.00	923,700.00	229,300.00—
Debentures	162,750.00	175,250.00	12,500.00—
Surplus	1,578,200.00	1,544,350.00	33,850.00+
Undivided Profits	772,479.34	786,878.43	14,399.09—
Reserves	364,052.41	239,830.12	24,222.29+
Due to Banks	4,843,507.51	4,064,367.73	779,139.78+
Demand Deposits	27,160,783.60	27,240,077.63	79,294.03—
Officers' Checks, Etc.	645,060.44	561,090.63	83,969.81+
U. S. Government Funds	229,438.65	236,965.86	7,527.21—
Other Public Funds	10,151,032.95	9,167,922.15	983,110.80+
Time Certificates	4,363,443.99	4,760,863.76	297,419.77—
Savings Deposits	12,603,379.93	12,740,394.98	137,015.05—
Bills Payable	6,600.00	None	6,600.00+
Other Liabilities	97,986.22	96,501.86	1,484.36+
TOTAL	$67,105,615.04	$65,808,693.15	$ 1,296,921.89+
Average Reserve	43.3%	41.2%	

ABSTRA

Aggregate Resources and Li Loan Associations of M Compared With Rep Loan Associations

RESOURCES:	Dec. 3
Real Estate Loans	$ 8,156
Real Estate Contracts	635
Real Estate Owned	127
Office Building, Furniture and Fixtures	14
Stock Loans	7
Bonds and Warrants	52
Cash on Hand and in Banks	51
Stock in Federal Home Loan Bank	6
Other Assets	
TOTAL	$10,24

LIABILITIES:	
Installment Stock	$ 4,01
Prepaid Stock	1,27
Full Paid Stock	3,95
Bills Payable	9
Due Borrowers	12
Other Liabilities	
Reserve Fund	9
Federal Insurance Reserve	3
Contingent Profits	3
Contingent Fund	42
Net Undivided Profits	17
TOTAL	$10,24

lities of the 20 Building and
tana, December 31, 1938,
ts of 20 Building and
December 31, 1937

938	Dec. 31, 1937	Increase+ Decrease—
2.73	$ 7,596,875.29	$ 559,207.44+
5.89	645,139.73	9,503.84—
7.11	120,108.48	7,048.63+
1.47	164,854.47	22,453.00—
9.03	89,294.07	11,195.04—
4.98	574,108.48	45,223.50—
4.85	312,186.94	199,997.91+
5.45	62,026.70	1,958.75+
8.65	3,800.42	841.77—
0.16	$ 9,568,394.58	$ 678,995.58+

5.81	$ 3,950,693.60	$ 66,152.21+
3.06	1,151,124.84	123,838.22+
5.76	3,547,763.62	409,442.14+
2.94	124,601.31	33,738.37—
5.71	92,493.70	32,052.01+
8.53	4,685.45	1,853.08+
4.16	105,165.81	6,021.65—
5.54	None	36,355.54+
2.74	33,877.16	5,455.58+
1.39	393,915.01	28,946.38+
4.52	164,074.08	14,660.44+
0.16	$ 9,568,394.58	$ 678,995.58+

Aggregate Resources and Liabilities of 5 Credit Union Associations of Montana, December 31, 1938, Compared with Reports of 5 Credit Union Associations on December 31, 1937

RESOURCES:	Dec. 31, 1938	Dec. 31, 1937	Increase+ Decrease—
Loans to Members	$ 33,323.61	$ 29,642.44	$ 3,681.17+
Bonds and Warrants	240.00	637.50	397.50—
Building	2,847.52	None	2,847.52+
Furniture and Fixtures	607.26	509.11	98.15+
Cash and Due from Banks	4,175.12	3,032.88	1,142.24+
Expense in Excess of Earnings	75.13	51.67	23.46+
TOTAL	$ 41,268.64	$ 33,873.60	$ 7,395.04+

LIABILITIES:			
Share Values	$ 35,604.21	$ 30,636.29	$ 4,967.92+
Members Deposits	428.64	412.00	16.64+
Entrance Fees	44.25	11.00	33.25+
Bills Payable	2,602.75	700.00	1,902.75+
Dividends	492.68	505.29	12.61—
Reserve Fund	1,912.11	1,274.12	637.99+
Undivided Earnings	184.00	334.90	150.90—
TOTAL	$ 41,268.64	$ 33,873.60	$ 7,395.04+

Not Reporting:

Our Lady of Ransom Credit Union, Hingham

Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
	Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank

---

(1) Members Federal Reserve Bank.

Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Associati
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Associ tion
	Western Montana Building and Loan Associ tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

No. 134

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

March 29, 1939

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

ABSTRA

Aggregate Resources and Liabiliti
March 29, 1939, and Comparis
Banks on

RESOURCES:	March 29, 193
Loans and Discounts	$16,383,735.91
Overdrafts	38,496.06
U. S. Bonds	16,377.086.84
Bonds, Warrants, Etc.	7,020,945.24
Stock Federal Reserve Bank	105,000.00
Cash and Due from Banks	22,525,642.70
Banking House	912,100.44
Furniture and Fixtures	127,127.31
Other Real Estate	294,026.55
Other Assets	196,341.09
TOTAL	$63,980,502.14

LIABILITIES:	
Capital: Common	$ 3,485,300.0
Preferred	644,400.0
Debentures	162,750.0
Surplus	1,592,850.0
Undivided Profits	748,539.4
Reserves	367,639.5
Due to Banks	4,023,664.5
Demand Deposits	26,674,410.6
Officers' Checks, Etc.	503,756.8
U. S. Government Funds	196,875.4
Other Public Funds	8,359,349.0
Time Certificates	4,330,565.3
Savings Deposits	12,722,072.1
Bills Payable	29,155.0
Other Liabilities	139,174.1
TOTAL	$63,980,502.1
Average Reserve	39.2%

NO. 134

of the 71 State Banks of Montana
with Reports of the 72 State
rch 7, 1938

March 7, 1938	Increase	Decrease
$16,104,497.82	$ 279,238.09	
33,420.21	5,075.85	
15,909.835.07	467,251.77	
7,689,605.40		$ 668,660.16
105,000.00		
21,402,324.32	1,123,318.38	
954,114.44		42,014.00
137,586.09		10,458.78
317,933.56		23,907.01
196,314.67	26.42	
$62,850,631.58	$ 1,874,910.51	$ 745,039.95
Increase	$ 1,129,870.56	

March 7, 1938	Increase	Decrease
$ 3,270,500.00	$ 214,800.00	
904,700.00		$ 260,300.00
175,250.00		12,500.00
1,562,350.00	30,500.00	
701,162.13	47,377.35	
257,387.44	110,252.06	
3,649,905.99	373,758.54	
26,448,620.50	225,790.11	
589,513.27		85,756.40
210,752.03		13,876.60
7,519,499.06	839,850.02	
4,776,452.31		445,886.98
12,678,806.89	43,265.30	
None	29,155.00	
105,731.96	33,442.16	
$62,850,631.58	$ 1,948,190.54	$ 818,319.98
Increase	$ 1,129,870.56	
38.3%		

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank Glendive State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1) Members Federal Reserve Bank.

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
v.1

No. 135

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

THE LIBRARY OF THE
AUG 1 1939
UNIVERSITY OF ILLINOIS

June 30, 1939

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

Aggregate Resources and Liabilities of the 70 State Banks of Montana June 30, 1939, and Comparison with Reports of 71 State Banks on June 30, 1938

RESOURCES:	June 30, 1939	June 30, 1938	Increase+ Decrease—
Loans and Discounts	$17,120,851.16	$17,080,600.26	$ 40,250.90+
Overdrafts	26,411.68	29,019.24	2,607.56—
U. S. Bonds	16,557,283.57	15,576,158.90	981,124.67+
Bonds, Warrants, Etc.	6,947,024.59	7,447,264.20	500,239.61—
Stock Federal Reserve Bank	105,800.00	105,050.00	750.00+
Cash and Due from Banks	24,052,230.00	20,877,297.88	3,174,932.12+
Banking House	905,760.09	946,978.49	41,218.40—
Furniture and Fixtures	125,854.10	135,260.53	9,406.43—
Other Real Estate	252,262.80	286,914.17	34,651.37—
Other Assets —	195,757.67	178,461.04	17,296.63+
TOTAL	$66,289,235.66	$62,663,004.71	$ 3,626,230.95+

LIABILITIES:			
Capital: Common	$ 3,471,000.00	$ 3,270,000.00	$ 201,000.00+
Preferred	642,400.00	858,200.00	215,800.00—
Debentures	139,000.00	165,250.00	26,250.00—
Surplus	1,624,972.89	1,550,650.00	74,322.89+
Undivided Profits	798,231.03	824,042.34	25,811.31—
Reserves	380,700.29	269,197.07	111,503.22+
Due to Banks	4,363,763.97	3,365,360.84	998,403.13+
Demand Deposits	27,502,697.13	24,916,891.78	2,585,805.35+
Officers' Checks, Etc.	485,542.51	411,199.77	74,342.74+
U. S. Government Funds	202,889.02	215,542.22	12,653.20—
Other Public Funds	9,575,600.43	9,450,838.38	124,762.05+
Time Certificates	4,160,919.14	4,647,185.43	486,266.29—
Savings Deposits	12,796,610.98	12,569,502.40	227,108.58+
Bills Payable	None	27,300.00	27,300.00—
Other Liabilities	144,908.27	121,844.48	23,063.79+
TOTAL	$66,289,235.66	$62,663,004.71	$ 3,626,230.95+
Average Reserve	41.5%	39.4%	

ABSTRA

Aggregate Resources and Liab
Associations of Montan
with Reports of 2
Associations

RESOURCES:	June 3
Real Estate Loans	$ 8,36
Real Estate Contracts	61
Real Estate Owned	11
Office Building, Furniture and Fixtures	13
Stock Loans	8
Bonds and Warrants	56
Cash on Hand and in Banks	75
Stock in Federal Home Loan Bank	9
Other Assets	
TOTAL	$10,72

LIABILITIES:	
Installment Stock	$ 4,27
Prepaid Stock	1,27
Full Paid Stock	4,15
Bills Payable	3
Due Borrowers	18
Other Liabilities	
Reserve Fund	8
Federal Insurance Reserve	4
Contingent Profits	3
Contingent Fund	43
Net Undivided Profits	19
TOTAL	$10,72

ies of the 20 Building and Loan June 30, 1939, Compared Building and Loan June 30, 1938

939	June 30, 1938	Increase+ Decrease—
5.73	$ 7,854,926.10	$ 507,370.63+
7.19	640,095.96	27,298.77—
3.95	137,842.18	23,558.23—
3.89	163,829.85	24,055.96—
0.53	72,714.99	9,345.54+
1.88	530,946.89	30,514.99+
5.07	482,144.97	274,870.10+
5.70	63,904.20	27,062.50+
1.78	2,971.55	300.23+
7.72	$ 9,949,376.69	$ 774,551.03+
6.47	$ 3,935,465.19	$ 335,611.28+
9.73	1,205,428.44	65,521.29+
9.46	3,769,136.73	385,302.73+
0.00	143,130.00	107,130.00—
6.48	140,734.04	40,962.44+
7.44	17,373.35	11,675.91—
5.98	90,887.21	3,271.23—
8.74	24,704.06	21,484.68+
8.03	37,902.08	1,914.05—
7.58	405,721.25	31,596.33+
81	178,894.34	18,063.47+
7.72	$ 9,949,376.69	$ 774,551.03+

Aggregate Resources and Liabilities of 5 Credit Union Associations of Montana, June 30, 1939, Compared with Reports of 5 Credit Union Associations on June 30, 1938

RESOURCES:	June 30, 1939	June 30, 1938	Increase+ Decrease—
Loans to Members	$ 34,326.89	$ 29,169.53	$ 5,157.36+
Bonds and Warrants	1,404.50	877.50	527.00+
Office Building, Furniture and Fixtures	3,454.78	838.41	2,616.37+
Cash and Due from Banks	2,141.88	3,600.79	1,458.91—
Other Assets	18.90	None	18.90+
TOTAL	$ 41,346.95	$ 34,486.23	$ 6,860.72+
LIABILITIES:			
Share Values	$ 33,952.88	$ 30,740.54	$ 3,212.34+
Member Deposits	628.64	520.24	108.40+
Entrance Fees	33.50	44.25	10.75—
Notes Payable	3,250.50	1,300.00	1,950.50+
Reserve Fund	2,046.73	874.17	1,172.56+
Net Undivided Profits	1,434.70	1,007.03	427.67+
TOTAL	$ 41,346.95	$ 34,486.23	$ 6,860.72+

Not Reporting:

Our Lady of Ransom Credit Union, Hingham.

Kalispell Credit Union, Kalispell.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	The Bank of Miles City
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank

---

(1) Members Federal Reserve Bank.

Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Associatio
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

MO
cop. 1

No. 136

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

October 2, 1939

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
R. C. WALLACE	Examiner
R. V. BERGQUIST	Clerk

ABSTRA

Aggregate Resources and Liabiliti
October 2, 1939, and Compa
Banks on Se

RESOURCES:	Oct. 2, 1939
Loans and Discounts	$19,313,810.6
Overdrafts	36,211.0
U. S. Bonds	15,898,580.7
Bonds, Warrants, Etc.	7,240,172.9
Stock Federal Reserve Bank	105,500.0
Cash and Due from Banks	25,954,930.6
Banking House	902,895.9
Furniture and Fixtures	123,249.8
Other Real Estate	233,586.4
Other Assets	207,529.2
TOTAL	$70,016,467.6

LIABILITIES:	
Capital: Common	$ 3,421,000.0
Preferred	562,400.0
Debentures	139,000.0
Surplus	1,643,072.8
Undivided Profits	966,275.0
Reserves	342,912.8
Due to Banks	4,802,780.1
Demand Deposits	32,145,156.3
Officers' Checks, Etc.	622,435.4
U. S. Government Funds	331,903.4
Other Public Funds	7,823,895.2
Time Certificates	4,218,536.6
Savings Deposits	12,810,958.8
Bills Payable	None
Other Liabilities	186,140.8
TOTAL	$70,016,467.6

Average Reserve 41.4%

NO. 136

the 69 State Banks of Montana
with Reports of 71 State
ber 28, 1938

pt. 28, 1938	Increase	Decrease
,892,452.91	$ 2,421,357.76	
36,229.78		$ 18.74
,827,520.93	71,059.86	
,617,184.38		377,011.44
104,150.00	1,350.00	
,249,851.47	6,705,079.21	
944,185.03		41,289.04
137,933.61		14,683.79
283,951.71		50,365.27
214,966.29		7,437.03
,308,426.11	$ 9,198,846.83	$ 490,805.31
Increase	$ 8,708,041.52	
,270,000.00	$ 151,000.00	
826,900.00		$ 264,500.00
165,250.00		26,250.00
,567,150.00	75,922.89	
974,437.06		8,162.04
283,044.24	59,868.58	
,266,746.55	1,536,033.61	
,627,006.07	5,518,150.25	
474,708.91	147,726.51	
215,799.39	116,104.08	
,596,269.99	1,227,625.21	
,528,335.26		309,798.60
,322,219.58	488,739.27	
9,250.00		9,250.00
181,309.06	4,831.76	
,308,426.11	$ 9,326,002.16	$ 617,960.64
Increase	$ 8,708,041.52	
35.6%		

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Montana State Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associati
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1) Members Federal Reserve Bank.

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Leon	Leon Farmers Union Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop. 1

No. 137

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

December 30, 1939

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
R. J. FREMOU	Examiner
E. R. KAHLA	Examiner
R. V. BERGQUIST	Clerk

Aggregate Resources and Liabilities of the 68 State Banks of Montana December 30, 1939, and Comparison with Reports of 71 State Banks on December 31, 1938

RESOURCES:	Dec. 30, 1939	Dec. 31, 1938	Increase+ Decrease—
Loans and Discounts	$20,764,682.04	$16,137,170.60	$ 4,627,511.44+
Overdrafts	25,783.16	17,927.23	7,855.93+
U. S. Bonds	15,988,289.96	15,842,321.80	145,968.16+
Bonds, Warrants, Etc.	6,977,519.76	7,556,289.01	578,769.25—
Stock Federal Reserve Bank	105,500.00	104,300.00	1,200.00+
Cash and Due from Banks	26,378,127.41	25,989,949.16	388,178.25+
Banking House	862,131.05	913,742.42	51,611.37—
Furniture and Fixtures	101,746.19	126,496.70	24,750.51—
Other Real Estate	221,035.01	281,971.18	60,936.17—
Other Assets	249,780.99	135,446.94	114,334.05+
TOTAL	$71,674,595.57	$67,105,615.04	$ 4,568,980.53+

LIABILITIES:			
Capital: Common	$ 3,406,000.00	$ 3,432,500.00	$ 26,500.00—
Preferred	541,400.00	694,400.00	153,000.00—
Debentures	139,000.00	162,750.00	23,750.00—
Surplus	1,807,595.76	1,578,200.00	229,395.76+
Undivided Profits	812,916.42	772,479.34	40,437.08+
Reserves	326,851.39	364,052.41	37,201.02—
Due to Banks	5,398,659.31	4,843,507.51	555,151.80+
Demand Deposits	30,418,129.42	27,160,783.60	3,257,345.82+
Officers' Checks, Etc.	618,468.93	645,060.44	26,591.51—
U. S. Government Funds	345,195.76	229,438.65	115,757.11+
Other Public Funds	10,135,974.44	10,151,032.95	15,058.51—
Time Certificates	4,272,593.38	4,363,443.99	90,850.61—
Savings Deposits	13,329,551.58	12,603,379.93	726,171.65+
Bills Payable	None	6,600.00	6,600.00—
Other Liabilities	122,259.18	97,986.22	24,272.96+
TOTAL	$71,674,595.57	$67,105,615.04	$ 4,568,980.53+
Average Reserve	36.8%	43.3%	

ABSTRA

Aggregate Resources and Liab Associations of Montana, with Reports of 2 Associations on

RESOURCES:	Dec. 3
Real Estate Loans	$ 8,71
Real Estate Contracts	67
Real Estate Owned	10
Office Building, Furniture and Fixtures	16
Stock Loans	6
Bonds and Warrants	46
Cash on Hand and in Banks	79
Stock in Federal Home Loan Bank	9
Other Assets	
TOTAL	$11,07

LIABILITIES:	
Installment Stock	$ 4,45
Prepaid Stock	1,29
Full Paid Stock	4,28
Bills Payable	5
Due Borrowers	12
Other Liabilities	
Reserve Fund	10
Federal Insurance Reserve	
Contingent Profits	
Contingent Fund	4
Net Undivided Profits	2
TOTAL	$11,0

NO. 137

ies of the 20 Building and Loan
ember 30, 1939, Compared
Building and Loan
ecember 31, 1938

939	Dec. 31, 1938	Increase+ Decrease—
.83	$ 8,156,082.73	$ 559,407.10+
.52	635,635.89	36,534.63+
.07	127,157.11	23,744.04—
.29	142,401.47	20,039.82+
.99	78,099.03	10,933.04—
.17	528,884.98	67,662.81—
.82	512,184.85	283,354.97+
.45	63,985.45	29,170.00+
.59	2,958.65	510.06—
.73	$10,247,390.16	$ 825,656.57+
3.54	$ 4,016,845.81	$ 437,467.73+
9.20	1,274,963.06	17,806.14+
0.54	3,957,205.76	326,174.78+
0.00	90,862.94	37,862.94—
4.50	124,545.71	1,888.79+
3.24	6,538.53	3,325.29—
4.87	99,144.16	7,660.71+
5.96	36,355.54	30,380.42+
1.15	39,332.74	5,801.59—
6.78	422,861.39	25,005.39+
6.95	178,734.52	26,262.43+
6.73	$10,247,390.16	$ 825,656.57+

Aggregate Resources and Liabilities of 6 Credit Union Associations of Montana, December 30, 1939, Compared with Reports of 5 Credit Union Associations on December 31, 1938

RESOURCES:	Dec. 30, 1939	Dec. 31, 1938	Increase+ Decrease—
Loans to Members	$35,297.59	$33,323.61	$ 1,973.98+
Bonds and Warrants	1,426.50	240.00	1,186.50+
Office Building, Furniture and Fixtures	2,396.72	3,454.78	1,058.06—
Cash and Due from Banks	3,186.29	4,175.12	988.83—
Expense in Excess of Earnings	.96	75.13	74.17—
TOTAL	$42,308.06	$41,268.64	$ 1,039.42+

LIABILITIES:			
Share Values	$37,958.31	$35,604.21	$ 2,354.10+
Members' Deposits	379.24	428.64	49.40—
Entrance Fees	765.67	44.25	721.42+
Bills Payable	1,676.70	2,602.75	926.05—
Reserve Fund	726.80	1,912.11	1,185.31—
Undivided Earnings	801.34	676.68	124.66+
TOTAL	$42,308.06	$41,268.64	$ 1,039.42+

Not Reporting:

Kalispell Credit Union, Kalispell

Milwaukee Employees' Credit Union, Miles City

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank.

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associati
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Associ tion Western Montana Building and Loan Associ tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Leon	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
Mo
cp.1

No. 138

Abstract of Reports of the Condition of MONTANA State Banks and Trust Companies

March 26, 1940

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
R. V. BERGQUIST	Chief Clerk

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilit
March 26, 1940, and Comp
State Banks o

RESOURCES:	March 26, 194
Loans and Discounts	$19,433,768.8
Overdrafts	29,635.3
U. S. Bonds	16,087,600.4
Bonds, Warrants, Etc.	6,581,082.4
Stock Federal Reserve Bank	109,350.0
Cash and Due from Banks	27,135,322.6
Banking House	857,795.3
Furniture and Fixtures	101,546.3
Other Real Estate	228,112.4
Other Assets	454,004.
TOTAL	$71,018,218.4

LIABILITIES:	
Capital: Common	$ 3,416,400.
Preferred	466,000.
Debentures	130,500.
Surplus	1,841,520.
Undivided Profits	830,839.
Reserves	300,129.
Due to Banks	4,965,685.
Demand Deposits	32,315,139.
Officers' Checks, Etc.	552,930.
U. S. Government Funds	324,128.
Other Public Funds	7,838,342.
Time Certificates	4,314,706.
Savings Deposits	13,566,230.
Bills Payable	None
Other Liabilities	155,665.
TOTAL	$71,018,218.
Average Reserve	42.5%

NO. 138

of the 68 State Banks of Montana
son with Reports of the 71
arch 29, 1939

arch 29, 1939	Increase	Decrease
16,383,735.91	$ 3,050,032.96	
38,496.06		$ 8,860.73
16,377,086.84		289,486.44
7,020,945.24		439,862.78
105,000.00	4,350.00	
22,525,642.70	4,609,679.93	
912,100.44		54,305.10
127,127.31		25,581.01
294,026.55		65,914.11
196,341.09	257,663.62	
63,980,502.14	$ 7,921,726.51	$ 884,010.17
Increase	$ 7,037,716.34	

3,485,300.00		$ 68,900.00
644,400.00		178,400.00
162,750.00		32,250.00
1,592,850.00	$ 248,670.76	
748,539.48	82,299.91	
367,639.50		67,509.85
4,023,664.53	942,020.55	
26,674,410.61	5,640,729.01	
503,756.87	49,173.49	
196,875.43	127,252.97	
8,359,349.08		521,006.54
4,330,565.33		15,858.36
12,722,072.19	844,158.11	
29,155.00		29,155.00
139,174.12	16,491.29	
63,980,502.14	$ 7,950,796.09	$ 913,079.75
Increase	$ 7,037,716.34	
39.2%		

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associat
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Asso tion Western Montana Building and Loan Asso tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1) Members Federal Reserve Bank.

*Liquidating.

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Leon	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop.1

No. 139

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

June 29, 1940

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
R. V. BERGQUIST	Chief Clerk

THURBER'S HELENA

Aggregate Resources and Liabilities of the 69 State Banks of Montana, June 29, 1940, and Comparison with Reports of 70 State Banks on June 30, 1939

RESOURCES:	June 29, 1940	June 30, 1939	Increase+ Decrease—
Loans and Discounts	$19,406,116.84	$17,120,851.16	$ 2,285,265.68+
Overdrafts	39,685.46	26,411.68	13,273.78+
U. S. Bonds	15,830,632.08	16,557,283.57	726,651.49—
Bonds, Warrants, Etc.	6,402,492.21	6,947,024.59	544,532.38—
Stock Federal Reserve Bank	109,350.00	105,800.00	3,550.00+
Cash and Due from Banks	27,500,863.97	24,052,230.00	3,448,633.97+
Banking House	846,620.48	905,760.09	59,139.61—
Furniture and Fixtures	102,408.54	125,854.10	23,445.56—
Other Real Estate	213,647.17	252,262.80	38,615.63—
Other Assets	181,899.30	195,757.67	13,858.37—
TOTAL	$70,633,716.05	$66,289,235.66	$ 4,344,480.39+
LIABILITIES:			
Capital: Common	$ 3,443,550.00	$ 3,471,000.00	$ 27,450.00—
Preferred	438,050.00	642,400.00	204,350.00—
Debentures	126,500.00	139,000.00	12,500.00—
Surplus	1,850,364.85	1,624,972.89	225,391.96+
Undivided Profits	945,670.43	798,231.03	147,439.40+
Reserves	289,048.44	380,700.29	91,651.85—
Due to Banks	4,725,771.19	4,363,763.97	362,007.22+
Demand Deposits	31,240,388.50	27,502,697.13	3,737,691.37+
Officers' Checks, Etc.	468,035.61	485,542.51	17,506.90—
U. S. Government Funds	328,251.74	202,889.02	125,362.72+
Other Public Funds	8,750,093.57	9,575,600.43	825,506.86—
Time Certificates	4,381,254.07	4,160,919.14	220,334.93+
Savings Deposits	13,485,779.21	12,796,610.98	689,168.23+
Other Liabilities	160,958.44	144,908.27	16,050.17+
TOTAL	$70,633,716.05	$66,289,235.66	$ 4,344,480.39+
Average Reserve	43.4%	41.5%	

ABSTRA

Aggregate Resources and Li
Associations of Montana,
with Reports of
Associations

RESOURCES:	June
Real Estate Loans	$ 9,07
Real Estate Contracts	72
Real Estate Owned	11
Office Building, Furniture and Fixtures	16
Stock Loans	
Bonds and Warrants	47
Cash and Due from Banks	69
Stock in Federal Home Loan Bank	
Other Assets	
TOTAL	$11,4
LIABILITIES:	
Installment Stock	$ 4,5
Prepaid Stock	1,2
Full Paid Stock	4,4
Bills Payable	
Due Borrowers	2
Other Liabilities	
Reserve Fund	1
Federal Insurance Reserve	
Contingent Profits	
Contingent Fund	4
Net Undivided Profits	1
TOTAL	$11,4

Not Reporting:
Broadwater County Building

lities of 19 Building and Loan
ie 29, 1940, and Comparison
Building and Loan
June 30, 1939

940	June 30, 1939	Increase+ Decrease—
2.05	$ 8,362,296.73	$ 710,555.32+
4.10	612,797.19	114,526.91+
3.18	114,283.95	970.77—
8.65	139,773.89	21,124.76+
2.68	82,060.53	2,802.15+
7.31	561,461.88	89,724.57—
9.72	757,015.07	58,105.35—
6.70	90,966.70	5,370.00+
4.92	3,271.78	1,996.86—
9.31	$10,723,927.72	$ 703,581.59+

7.75	$ 4,271,076.47	$ 283,931.28+
7.15	1,270,949.73	12,322.58—
0.18	4,154,439.46	291,290.72+
0.00	36,000.00	26,000.00—
9.69	181,696.48	61,573.21+
9.40	5,697.44	571.96+
3.61	87,615.98	52,597.63+
4.02	46,188.74	21,285.28+
9.48	35,988.03	10,918.55—
5.80	437,317.58	47,358.22+
2.23	196,957.81	5,785.58—
9.31	$10,723,927.72	$ 703,581.59+

Loan Association, Townsend

Aggregate Resources and Liabilities of 7 Credit Union Associations of Montana, June 29, 1940, and Comparison with Reports of 5 Credit Union Associations on June 30, 1939

RESOURCES:	June 29, 1940	June 30, 1939	Increase+ Decrease—
Loans to Members	$34,561.02	$34,326.89	$ 234.13+
Bonds and Warrants	1,426.50	1,404.50	22.00+
Office Building, Furniture and Fixtures	3,471.55	3,454.78	16.77+
Cash and Due from Banks	3,404.95	2,141.88	1,263.07+
Other Assets	12.08	18.90	6.82—
TOTAL	$42,876.10	$41,346.95	$ 1,529.15+

LIABILITIES:			
Share Values	$37,491.20	$33,952.88	$ 3,538.32+
Member Deposits	44.00	628.64	584.64—
Entrance Fees	43.50	33.50	10.00+
Notes Payable	2,000.00	3,250.50	1,250.50—
Reserve Fund	2,176.57	2,046.73	129.84+
Net Undivided Profits	1,120.83	1,434.70	313.87—
TOTAL	$42,876.10	$41,346.95	$ 1,529.15+

Not Reporting:

Our Lady of Ransom Credit Union, Hingham
Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associati
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Associ tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*Liquidating

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
	State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Leon	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
Cop. 1

No. 140

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

December 31, 1940

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
R. V. BERGQUIST	Chief Clerk

THURBER'S HELENA

Aggregate Resources and Liabilities of the 69 State Banks of Montana, December 31, 1940, and Comparison with Reports of 68 State Banks on December 30, 1939

RESOURCES:	Dec. 31, 1940	Dec. 30, 1939	Increase+ Decrease—
Loans and Discounts	$26,063,203.59	$20,764,682.04	$ 5,298,521.55+
Overdrafts	19,499.16	25,783.16	6,284.00—
U. S. Government Bonds	16,129,534.31	15,988,289.96	141,244.35+
Other Bonds and Warrants	6,717,831.32	6,977,519.76	259,688.44—
Stock Federal Reserve Bank	110,300.00	105,500.00	4,800.00+
Cash and Due from Banks	27,830,296.77	26,378,127.41	1,452,169.36+
Banking House	811,354.42	862,131.05	50,776.63—
Furniture and Fixtures	97,921.78	101,746.19	3,824.41—
Other Real Estate	183,396.06	221,035.01	37,638.95—
Other Resources	284,452.24	249,780.99	34,671.25+
TOTAL	$78,247,789.65	$71,674,595.57	$ 6,573,194.08+

LIABILITIES			
Capital: Common	$ 3,496,050.00	$ 3,406,000.00	$ 90,050.00+
Preferred	222,950.00	541,400.00	318,450.00—
Debentures	124,500.00	139,000.00	14,500.00—
Surplus	2,154,294.85	1,807,595.76	346,699.09+
Undivided Profits	1,027,627.52	812,916.42	214,711.10+
Reserves	346,602.61	326,851.39	19,751.22+
Due to Banks	5,857,633.47	5,398,659.31	458,974.16+
Demand Deposits	36,780,398.82	30,418,129.42	6,362,259.40+
Officers' Checks, etc.	929,298.89	618,468.93	310,829.96+
U. S. Government Deposits	330,946.23	345,195.76	14,249.53—
Other Public Deposits	9,285,581.07	10,135,974.44	850,393.37—
Time Certificates	3,816,295.25	4,272,593.38	456,298.13—
Savings Deposits	13,717,095.46	13,329,551.58	387,543.88+
Other Liabilities	158,515.48	122,259.18	36,256.30+
TOTAL	$78,247,789.65	$71,674,595.57	$ 6,573,194.08+

ABSTRA

Aggregate Resources and Liab Associations of Montana with Reports of 20 Buil on Decen

RESOURCES:	Dec. 3
Real Estate Loans	$ 9,29
Real Estate Contracts	79
Real Estate Owned	10
Office Building, Furniture and Fixtures	17
Stock Loans	8
Bonds and Warrants	39
Cash and Due from Banks	58
Stock in Federal Home Loan Bank	9
Other Resources	
TOTAL	$11,53

LIABILITIES:	
Installment Stock	$ 4,57
Prepaid Stock	1,22
Full Paid Stock	4,51
Bills Payable	5
Due Borrowers	19
Other Liabilities	
Reserve Fund	15
Federal Insurance Reserve	8
Contingent Profits	2
Contingent Fund	49
Net Undivided Profits	20
TOTAL	$11,53

NO. 140

es of the 19 Building and Loan
ember 31, 1940, Compared
and Loan Associations
30, 1939

40	Dec. 30, 1939	Increase+ Decrease—
.73	$ 8,715,489.83	$ 577,692.90+
.90	672,170.52	121,613.38+
.54	103,413.07	683.53—
.83	162,441.29	13,946.54+
.15	67,165.99	20,720.16+
.18	461,222.17	65,748.99—
.38	795,539.82	212,986.44—
.70	93,155.45	2,866.25+
.98	2,448.59	112.39+
.39	$11,073,046.73	$ 457,532.66+
.68	$ 4,454,313.54	$ 124,483.14+
.04	1,292,769.20	64,134.16—
.21	4,283,380.54	231,334.67+
.00	53,000.00	2,000.00—
.97	126,434.50	64,564.47+
.45	3,213.24	2,842.21+
.86	106,804.87	49,176.99+
.79	66,735.96	15,502.83+
.77	33,531.15	5,041.38—
.37	447,866.78	44,964.59+
.25	204,996.95	4,160.70—
.39	$11,073,046.73	$ 457,532.66+

Aggregate Resources and Liabilities of 7 Credit Union Associations of Montana, December 30, 1940, Compared with Reports of 6 Credit Union Associations on December 30, 1939

RESOURCES:	Dec. 31, 1940	Dec. 30, 1939	Increase+ Decrease—
Loans to Members	$41,320.46	$35,297.59	$ 6,022.87+
Bonds and Warrants	1,458.50	1,426.50	32.00+
Office Building, Furniture and Fixtures	2,869.62	2,396.72	472.90+
Cash and Due from Banks	3,584.47	3,186.29	398.18+
Other Resources	5.00	.96	4.04+
Total	$49,238.05	$42,308.06	$ 6,929.99+

LIABILITIES:	Dec. 31, 1940	Dec. 30, 1939	Increase+ Decrease—
Share Values	$45,822.12	$37,958.31	$ 7,863.81+
Members' Deposits	45.25	379.24	333.99—
Entrance Fees	86.00	765.67	679.67—
Bills Payable	None	1,676.70	1,676.70—
Reserve Fund	1,665.37	726.80	938.57+
Undivided Profits	1,619.31	801.34	817.97+
Total	$49,238.05	$42,308.06	$ 6,929.99+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associati
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan As ciation

---

(1)Members Federal Reserve Bank

*Liquidating

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union Montana Teachers Credit Union State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Leon	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
cop. 1

No. 141

THE LIBRARY OF TH
MAY 2 1941
UNIVERSITY OF ILLINOI

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

April 4, 1941

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
R. V. BERGQUIST	Chief Clerk

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilit
April 4, 1941, and Comp
State Banks

RESOURCES:	April 4, 194
Loans and Discounts	$26,022,031.
Overdrafts	27,133.
U. S. Bonds	15,727,809.
Bonds, Warrants, etc.	6,209,538.
Stock Federal Reserve Bank	111,450.
Cash and Due from Banks	27,971,509.
Banking House	809,959.
Furniture and Fixtures	103,774.
Other Real Estate	179,120.
Other Assets	326,375.
TOTALS	$77,488,700.

LIABILITIES:	
Capital: Common	$ 3,512,500.
Preferred	205,500.
Debentures	118,500.
Surplus	2,184,807.
Undivided Profits	994,421.
Reserves	377,931.
Due to Banks	5,216,622.
Demand Deposits	37,879,397.
Officers' Checks, etc.	620,483.
U. S. Government Funds	273,190.
Other Public Funds	8,351,831.
Time Certificates	3,963,540.
Savings Deposits	13,626,475.
Other Liabilities	163,499.
TOTALS	$77,488,700.

NO. 141

of the 69 State Banks of Montana
on with Reports of the 68
arch 26, 1940

arch 26, 1940	Increase	Decrease
$19,433,768.87	$ 6,588,262.91	
29,635.33		$ 2,501.91
16,087,600.40		359,791.40
6,581,082.46		371,543.94
109,350.00	2,100.00	
27,135,322.63	836,186.38	
857,795.34		47,836.19
101,546.30	2,227.78	
228,112.44		48,992.00
454,004.71		127,629.13
$71,018,218.48	$ 7,428,777.07	$ 958,294.57
Increase	$ 6,470,482.50	

$ 3,416,400.00	$ 96,100.00	
466,000.00		$ 260,500.00
130,500.00		12,000.00
1,841,520.76	343,286.64	
830,839.39	163,582.59	
300,129.65	77,802.26	
4,965,685.08	250,937.13	
32,315,139.62	5,564,257.62	
552,930.36	67,552.84	
324,128.40		50,937.95
7,838,342.54	513,489.30	
4,314,706.97		351,166.56
13,566,230.30	60,244.70	
155,665.41	7,833.93	
$71,018,218.48	$ 7,145,087.01	$ 674,604.51
Increase	$ 6,470,482.50	

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank

---

(1)Members Federal Reserve Bank

Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Associati
Helena	American Building and Loan Association Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Assoc tion Western Montana Building and Loan Assoc tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*Liquidating

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union Montana Teachers Credit Union State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
Cop. 1

No. 142

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

June 30, 1941

W. A. BROWN..............Supt. of Banks
S. L. KLEVE..............Chief Examiner
E. R. KAHLA..............Examiner
E. H. E. HELGESON..............Examiner

THURBER'S HELENA

AGGREGATE RESOURCES AND LIABILITIES OF THE 69 STATE BANKS OF MONTANA, JUNE 30, 1941, AND COMPARISON WITH REPORTS OF 69 STATE BANKS ON JUNE 29, 1940

RESOURCES:	June 30, 1941	June 29, 1940	Increase+ Decrease—
Loans and Discounts	$24,242,868.23	$19,406,116.84	$ 4,836,751.39+
Overdrafts	34,284.72	39,685.46	5,400.74—
U. S. Bonds	17,683,110.83	15,830,632.08	1,852,478.75+
Bonds, Warrants, etc.	5,510,015.27	6,402,492.21	883,376.94—
Stock Federal Reserve Bank	111,600.00	109,350.00	6,850.00—
Cash and Due from Banks	28,777,429.45	27,500,863.97	1,276,565.48+
Banking House	799,587.56	846,620.48	47,032.92—
Furniture and Fixtures	105,650.52	102,408.54	3,241.98+
Other Real Estate	170,833.48	213,647.17	42,813.69—
Other Assets	185,675.74	181,899.30	3,776.44+
TOTAL	$77,621,055.80	$70,633,716.05	$ 6,987,339.75+

LIABILITIES:			
Capital: Common	$ 3,531,500.00	$ 3,443,550.00	$ 87,950.00+
Preferred	194,500.00	438,050.00	243,550.00—
Debentures	115,500.00	126,500.00	11,000.00—
Surplus	2,208,657.40	1,850,364.85	358,292.55+
Undivided Profits	1,089,541.38	945,670.43	143,870.95+
Reserves	396,326.22	289,048.44	107,277.78+
Due to Banks	5,058,298.68	4,725,771.19	332,527.49+
Demand Deposits	37,384,698.58	31,240,388.50	6,144,310.08+
Officers' Checks, etc.	580,057.88	468,035.61	112,022.27+
U. S. Government Funds	288,090.50	328,251.74	40,161.24—
Other Public Funds	9,109,954.46	8,750,093.57	359,860.89+
Time Certificates	3,875,652.40	4,381,254.07	505,601.67—
Savings Deposits	13,610,716.15	13,485,779.21	124,936.94+
Other Liabilities	177,562.15	160,958.44	16,603.71+
TOTAL	$77,621,055.80	$70,633,716.05	$ 6,987,339.75+

ABSTRA

AGGREGATE RESOURCE BUILDING AND LOAN TANA, JUNE 30, 1941, REPORTS OF 19 ASSOCIATION

RESOURCES:	June 3
Real Estate Loans	$ 9,64
Real Estate Contracts	76
Real Estate Owned	9
Office Building, Furniture and Fixtures	19
Stock Loans	8
Bonds and Warrants	37
Cash and Due from Banks	76
Stock in Federal Home Loan Bank	10
Other Assets	
TOTAL	$12,03

LIABILITIES:	
Installment Stock	$ 4,71
Prepaid Stock	1,22
Full Paid Stock	4,75
Bills Payable	8
Due Borrowers	22
Other Liabilities	1
Reserve Fund	17
Federal Insurance Reserve	9
Contingent Profits	2
Contingent Fund	51
Net Undivided Profits	19
TOTAL	$12,03

T NO. 142

AND LIABILITIES OF 17 SSOCIATIONS OF MON- D COMPARISON WITH LDING AND LOAN N JUNE 29, 1940

941	June 29, 1940	Increase+ Decrease—
7.93	$ 9,072,852.05	$ 576,565.88+
9.78	727,324.10	40,465.68+
9.00	113,313.18	14,314.18—
4.18	160,898.65	29,355.53+
5.82	84,862.68	1,516.86—
6.86	471,737.31	92,720.45—
4.19	698,909.72	65,734.47+
6.70	96,336.70	5,370.00+
9.83	1,274.92	1,205.09—
4.29	$11,427,509.31	$ 607,734.98+
2.24	$ 4,555,007.75	$ 158,534.49+
1.80	1,258,627.15	30,525.35—
6.00	4,445,730.18	313,465.82+
0.00	10,000.00	75,000.00+
8.32	243,269.69	16,191.37—
7.84	6,269.40	7,578.44+
6.53	140,213.61	37,942.92+
3.79	67,474.02	24,169.77+
1.45	25,069.48	1,938.03—
5.37	484,675.80	31,989.57+
0.95	191,172.23	7,708.72+
4.29	$11,427,509.31	$ 607,734.98+

AGGREGATE RESOURCES AND LIABILITIES OF 7 CREDIT UNION ASSOCIATIONS OF MONTANA, JUNE 30, 1941, AND COMPARISON WITH REPORTS OF 7 CREDIT UNION ASSOCIATIONS ON JUNE 29, 1940

RESOURCES:	June 30, 1941	June 29, 1940	Increase+ Decrease—
Loans to Members	$50,215.37	$34,561.02	$15,654.35+
Bonds and Warrants	1,458.50	1,426.50	32.00+
Office Building, Furniture and Fixtures	3,476.88	3,471.55	5.33+
Cash and Due from Banks	5,917.07	3,404.95	2,512.12+
Other Assets	37.50	12.08	25.42+
TOTAL	$61,105.32	$42,876.10	$18,229.22+

LIABILITIES:			
Share Values	$53,684.70	$37,491.20	$16,193.50+
Member Deposits	976.77	44.00	932.77+
Entrance Fees	114.00	43.50	70.50+
Bills Payable	1,225.68	2,000.00	774.32—
Reserve Fund	2,785.10	2,176.57	608.53+
Net Undivided Profits	2,311.57	1,120.83	1,190.74+
Contingent Profits	7.50		7.50+
TOTAL	$61,105.32	$42,876.10	$18,229.22+

Not Reporting:

- Trades and Labor Credit Union, Billings
- Our Lady of Ransom Credit Union, Hingham
- Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Associati
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Associ tion
	Western Montana Building and Loan Associ tion
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Ass ciation

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 143

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

September 24, 1941

W. A. BROWN..............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA............................Examiner
E. H. E. HELGESON..........Examiner

THURBER'S HELENA

ABSTRAC

Aggregate Resources and Liabilitie
September 24, 1941, and Comp
Banks on Oc

RESOURCES:	Sept. 24, 1941
Loans and Discounts	$28,770,202.89
Overdrafts	47,854.92
U. S. Bonds	17,320,983.53
Bonds, Warrants, Etc.	6,093,913.64
Stock Fed. Res. Bank	111,600.00
Cash and Due from Banks	32,748,339.53
Banking House	817,624.87
Furniture and Fixtures	115,719.94
Other Real Estate	168,986.50
Other Assets	220,136.86
TOTAL	$86,415,362.68

LIABILITIES:	
Capital: Common	$ 3,558,000.00
Preferred	198,000.00
Debentures	115,500.00
Surplus	2,230,407.40
Undivided Profits	1,296,507.68
Reserves	386,715.84
Due to Banks	6,199,526.12
Demand Deposits	45,159,352.09
Officers' Checks, Etc.	704,929.21
U. S. Government Funds	433,927.33
Other Public Funds	8,060,180.44
Time Certificates	4,270,211.79
Savings Deposits	13,564,120.95
Other Liabilities	237,983.83
TOTAL	$86,415,362.68

NO. 143

the 70 State Banks of Montana
n with Reports of 69 State
r 2, 1939

t. 2, 1939	Increase	Decrease
,313,810.67	$ 9,456,392.22	
36,211.04	11,643.88	
,898,580.79	1,422,402.74	
,240,172.94		$ 1,146,259.30
105,500.00	6,100.00	
,954,930.68	6,793,408.85	
902,895.99		85,271.12
123,249.82		7,529.88
233,586.44		64,599.94
207,529.26	12,607.60	
,016,467.63	$17,702,555.29	$ 1,303,660.24
Increase	$16,398,895.05	

t. 2, 1939	Increase	Decrease
,421,000.00	$ 137,000.00	
562,400.00		$ 364,400.00
139,000.00		23,500.00
,643,072.89	587,334.51	
966,275.02	330,232.66	
342,912.82	43,803.02	
,802,780.16	1,396,745.96	
,145,156.32	13,014,195.77	
622,435.42	82,493.79	
331,903.47	102,023.86	
,823,895.20	236,285.24	
,218,536.66	51,675.13	
,810,958.85	753,162.10	
186,140.82	51,843.01	
,016,467.63	$16,786,795.05	$ 387,900.00
Increase	$16,398,895.05	

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
	State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
M10
Cop.1

No. 144

THE ... UNIVERSITY

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

December 31, 1941

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of the 71 State Banks of Montana December 31, 1941, and Comparison with Reports of 69 State Banks on December 31, 1940

RESOURCES:	Dec. 31, 1941	Dec. 31, 1940	Increase+ Decrease—
Loans and Discounts	$33,172,047.29	$26,063,203.59	$ 7,108,843.70+
Overdrafts	19,456.76	19,499.16	42.40—
U. S. Bonds	19,944,739.29	16,129,534.31	3,815,204.98+
Bonds, Warrants, etc.	5,715,172.58	6,717,831.32	1,002,658.74—
Stock Fed. Res. Bank	112,200.00	110,300.00	1,900.00+
Cash and Due from Banks	32,564,354.02	27,830,296.77	4,734,057.25+
Banking House	792,140.82	811,354.42	19,213.60—
Furniture and Fixtures	90,876.96	97,921.78	7,044.82—
Other Real Estate	123,814.00	183,396.06	59,582.06—
Other Assets	154,806.54	284,452.24	129,645.70—
	$92,689,608.26	$78,247,789.65	$14,441,818.61+
LIABILITIES:			
Capital: Common	$ 3,563,200.00	$ 3,496,050.00	$ 67,150.00+
Preferred	197,800.00	222,950.00	25,150.00—
Debentures	115,500.00	124,500.00	9,000.00—
Surplus	2,373,992.15	2,154,294.85	219,697.30+
Undivided Profits	1,179,445.74	1,027,627.52	151,818.22+
Reserves	448,681.13	346,602.61	102,078.52+
Due to Banks	6,637,255.09	5,857,633.47	779,621.62+
Demand Deposits	48,605,696.20	36,780,398.82	11,825,297.38+
Officers' Checks, etc.	897,238.13	929,298.89	32,060.76—
U. S. Government Funds	451,512.04	330,946.23	120,565.81+
Other Public Funds	10,480,246.19	9,285,581.07	1,194,665.12+
Time Certificates	3,894,438.66	3,816,295.25	78,143.41+
Savings Deposits	13,677,238.53	13,717,095.46	39,856.93—
Other Liabilities	167,364.40	158,515.48	8,848.92+
	$92,689,608.26	$78,247,789.65	$14,441,818.61+

ABSTRA

Aggregate Resources and Lia Associations of Montan pared with Reports Associations on

RESOURCES:	Dec. 3
Real Estate Loans	$ 9,91
Real Estate Contracts	851
Real Estate Owned	67
Office Building, Furniture and Fixtures	25
Stock Loans	6
Bonds and Warrants	447
Cash and Due from Banks	517
Stock in Federal Home Loan Bank	10
Other Resources	
	$12,21
LIABILITIES:	
Installment Stock	$ 4,76
Prepaid Stock	1,19
Full Paid Stock	4,93
Bills Payable	10
Due Borrowers	14
Other Liabilities	
Reserve Fund	29
Federal Insurance Reserve	10
Contingent Profits	2
Contingent Fund	41
Net Undivided Profits	21
	$12,21

Not Reporting (in liquidation):
Custer County Building Assoc
Broadwater County Building

NO. 144

ties of 17 Building and Loan
ecember 31, 1941, Com-
9 Building and Loan
cember 31, 1940

941	Dec. 31, 1940	Increase+ Decrease—
.63	$ 9,293,182.73	$ 617,299.90+
.30	793,783.90	57,236.40+
.75	102,729.54	35,016.79—
.91	176,387.83	78,831.08+
.54	87,886.15	24,707.61—
.02	395,473.18	51,909.84+
.40	582,553.38	64,741.98—
.64	96,021.70	9,249.94+
.31	2,560.98	2,476.67—
.50	$11,530,579.39	$ 687,584.11+
.31	$ 4,578,796.68	$ 190,298.63+
.16	1,228,635.04	31,249.88—
.66	4,514,715.21	420,264.45+
.00	51,000.00	56,900.00+
.39	190,998.97	46,862.58—
.77	6,055.45	1,165.32+
.51	155,981.86	140,415.65+
.14	82,238.79	20,617.35+
.44	28,489.77	4,528.33—
.99	492,831.37	77,084.38—
.13	200,836.25	17,647.88+
.50	$11,530,579.39	$ 687,584.11+

n, Miles City
Loan Association, Townsend

Aggregate Resources and Liabilities of 7 Credit Union Associations of Montana December 31, 1941, Compared With Reports of 7 Credit Union Associations on December 31, 1940

RESOURCES:	Dec. 31, 1941	Dec. 31, 1940	Increase+ Decrease—
Loans to Members	$53,152.00	$41,320.46	$11,831.54+
Bonds and Warrants	2,235.50	1,458.50	777.00+
Office Building, Furniture and Fixtures	2,869.62	2,869.62	
Cash and Due from Banks	7,845.23	3,584.47	4,260.76+
Other Resources	24.42	5.00	19.42+
	$66,126.77	$49,238.05	$16,888.72+
LIABILITIES:			
Share Values	$59,465.30	$45,822.12	$13,643.18+
Members' Deposits	1,454.06	45.25	1,408.81+
Entrance Fees	82.75	86.00	3.25—
Bills Payable	400.00		400.00+
Reserve Fund	2,633.09	1,665.37	967.72+
Undivided Earnings	1,504.17	1,619.31	115.14—
Contingent Profits	587.40		587.40+
	$66,126.77	$49,238.05	$16,888.72+

Not Reporting:
- Trades and Labor Credit Union, Billings
- Our Lady of Ransom Credit Union, Hingham
- Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Sweet Grass	First International Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
	State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

332.105
MO
cop.1

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

No. 145

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies

April 4, 1942

W. A. BROWN..............Supt. of Banks
S. L. KLEVE..............Chief Examiner
E. R. KAHLA..............Examiner
E. H. E. HELGESON..........Examiner

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabiliti
April 4, 1942, and Compariso
Banks on

RESOURCES:	April 4, 1942
Loans and Discounts	$30,261,623.68
Overdrafts	32,912.94
U. S. Bonds	18,824,357.70
Bonds, Warrants, etc.	5,665,384.08
Stock Federal Reserve Bank	114,600.00
Cash and Due from Banks	31,004,517.70
Banking House	765,023.26
Furniture and Fixtures	99,988.81
Other Real Estate	109,426.54
Other Assets	199,645.84
TOTALS	$87,077,480.55

LIABILITIES:	
Capital: Common	$ 3,569,200.00
Preferred	175,800.00
Debentures	103,500.00
Surplus	2,404,742.15
Undivided Profits	1,034,068.66
Reserves	446,378.59
Due to Banks	5,780,871.83
Demand Deposits	46,515,450.21
Officers' Checks, etc.	646,205.60
U. S. Government Funds	480,725.83
Other Public Funds	8,772,243.31
Time Certificates	3,809,005.69
Savings Deposits	13,183,370.71
Other Liabilities	155,917.92
TOTALS	$87,077,480.55

NO. 145

of the 70 State Banks of Montana
with Reports of the 69 State
ril 4, 1941

April 4, 1941	Increase	Decrease
26,022,031.78	$ 4,239,591.90	
27,133.42	5,779.52	
15,727,809.00	3,096,548.70	
6,209,538.52		$ 544,154.44
111,450.00	3,150.00	
27,971,509.01	3,033,008.69	
809,959.15		44,935.89
103,774.08		3,785.27
179,120.44		69,693.90
326,375.58		126,729.74
77,488,700.98	$10,378,078.81	$ 789,299.24
Increase	$ 9,588,779.57	
3,512,500.00	$ 56,700.00	
205,500.00		$ 29,700.00
118,500.00		15,000.00
2,184,807.40	219,934.75	
994,421.98	39,646.68	
377,931.91	68,446.68	
5,216,622.21	564,249.62	
37,879,397.24	8,636,052.97	
620,483.20	25,722.40	
273,190.45	207,535.38	
8,351,831.84	420,411.47	
3,963,540.41		154,534.72
13,626,475.00		443,104.29
163,499.34		7,581.37
77,488,700.98	$10,238,699.95	$ 649,920.38
Increase	$ 9,588,779.57	

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
*Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
	State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
Cop.1

No. 146

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

June 30, 1942

W. A. BROWN.............Supt. of Banks
S. L. KLEVE..............Chief Examiner
E. R. KAHLA..........................Examiner
E. H. E. HELGESON..........Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of the 70 State Banks of Montana, June 30, 1942, and Comparison with Reports of 69 State Banks on June 30, 1941

RESOURCES:	June 30, 1942	June 30, 1941	Increase+ Decrease—
Loans and Discounts	$22,896,699.32	$24,242,868.23	$ 1,346,168.91—
Overdrafts	23,539.17	34,284.72	10,745.55—
U. S. Bonds	22,503,167.63	17,683,110.83	4,820,056.80+
Bonds, Warrants, etc.	5,179,773.78	5,510,015.27	330,241.49—
Stock Fed. Res. Bank	114,600.00	111,600.00	3,000.00+
Cash and Due from Banks	34,053,330.49	28,777,429.45	5,275,901.04+
Banking House	757,513.33	799,587.56	42,074.23—
Furniture and Fixtures	110,727.99	105,650.52	5,077.47+
Other Real Estate	102,128.14	170,833.48	68,705.34—
Other Assets	177,450.23	185,675.74	8,225.51—
	$85,918,930.08	$77,621,055.80	$8,297,874.28+
LIABILITIES:			
Capital: Common	$ 3,573,200.00	$ 3,531,500.00	$ 41,700.00+
Preferred	171,800.00	194,500.00	22,700.00—
Debentures	96,000.00	115,500.00	19,500.00—
Surplus	2,432,242.15	2,208,657.40	223,584.75+
Undivided Profits	1,123,589.29	1,089,541.38	34,047.91+
Reserves	449,175.25	396,326.22	52,849.03+
Due to Banks	5,855,066.29	5,058,298.68	796,767.61+
Demand Deposits	42,928,131.04	37,384,698.58	5,543,432.46+
Officers' Checks, etc.	818,862.73	580,057.88	238,804.85+
U. S. Government Funds	442,413.13	288,090.50	154,322.63+
Other Public Funds	10,865,535.89	9,109,954.46	1,755,581.43+
Time Certificates	3,703,885.84	3,875,652.40	171,766.56—
Savings Deposits	13,289,092.77	13,610,716.15	321,623.38—
Other Liabilities	169,935.70	177,562.15	7,626.45—
	$85,918,930.08	$77,621,055.80	$ 8,297,874.28+

ABSTRA

Aggregate Resources and Lia
Associations of Montan
parison with Reports
Associations

RESOURCES:	June
Real Estate Loans	$ 9,742
Real Estate Contracts	855
Real Estate Owned	60
Office Building, Furniture and Fixtures	250
Stock Loans	42
Bonds, Warrants, etc.	591
Cash and Due from Banks	691
Stock in Federal Home Loan Bank	119
Other Assets	
	$12,354
LIABILITIES:	
Installment Stock	$ 4,755
Prepaid Stock	1,232
Full Paid Stock	4,955
Bills Payable	163
Due Borrowers	86
Other Liabilities	76
Reserve Fund	171
Federal Insurance Reserve	112
Contingent Profits	24
Contingent Fund	553
Net Undivided Profits	222
	$12,354

' NO. 146

ties of 18 Building and Loan
une 30, 1942, and Com-
17 Building and Loan
June 30, 1941

942	June 30, 1941		Increase+ Decrease—
.00	$ 9,649,417.93	$	93,457.07+
.63	767,789.78		87,304.85+
.50	98,999.00		38,312.50—
.93	190,254.18		60,187.75+
.91	83,345.82		40,382.91—
.55	379,016.86		212,925.69+
.29	764,644.19		73,507.90—
.53	101,706.70		17,694.83+
.74	69.83		223.91+
.08	$12,035,244.29	$	319,590.79+
.58	$ 4,713,542.24	$	42,372.34+
.43	1,228,101.80		4,787.63+
.93	4,759,196.00		196,135.93+
.50	85,000.00		78,030.50+
.04	227,078.32		140,928.28—
.51	13,847.84		63,132.67+
.52	178,156.53		6,365.01—
.44	91,643.79		21,122.65+
.51	23,131.45		987.06+
.80	516,665.37		36,890.43+
.82	198,880.95		23,424.87+
08	$12,035,244.29	$	319,590.79+

Aggregate Resources and Liabilities of 6 Credit Union Associations of Montana, June 30, 1942, and Comparison with Reports of 7 Credit Union Associations on June 30, 1941

RESOURCES:	June 30, 1942	June 30, 1941	Increase+ Decrease—
Loans to Members	$ 48,701.89	$ 50,215.37	$ 1,513.48—
Bonds and Warrants	2,235.50	1,458.50	777.00+
Office Building, Furniture and Fixtures	2,869.62	3,476.88	607.26—
Cash and Due from Banks	10,261.57	5,917.07	4,344.50+
Other Assets	....	37.50	37.50—
	$ 64,068.58	$ 61,105.32	$ 2,963.26+
LIABILITIES:			
Share Values	$ 57,267.89	$ 53,684.70	$ 3,583.19+
Member Deposits	979.91	976.77	3.14+
Entrance Fees	109.50	114.00	4.50—
Bills Payable	....	1,225.68	1,225.68—
Reserve Fund	2,708.35	2,785.10	76.75—
Net Undivided Earnings	2,145.33	2,311.57	166.24—
Contingent Profits	857.60	7.50	850.10+
	$ 64,068.58	$ 61,105.32	$ 2,963.26+

Not Reporting:

Trades and Labor Credit Union, Billings
Our Lady of Ransom Credit Union, Hingham
Kalispell Credit Union, Kalispell
Leon Farmers Union Credit Union, St. Ignatius

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roberts	Roberts State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
*Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union Montana Teachers Credit Union State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 147

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

December 31, 1942

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of the 69 State Banks of Montana December 31, 1942, and Comparison with Reports of 71 State Banks on December 31, 1941

RESOURCES:	Dec. 31, 1942	Dec. 31, 1941	Increase+ Decrease—
Loans and Discounts	$32,155,759.38	$33,172,047.29	$ 1,016,287.91—
Overdrafts	20,724.41	19,456.76	1,267.65+
U. S. Bonds	41,039,345.44	19,944,739.29	21,094,606.15+
Bonds, Warrants, etc.	4,752,916.97	5,715,172.58	962,255.61—
Stock Fed. Res. Bank	118,200.00	112,200.00	6,000.00+
Cash and Due from Banks	49,999,596.24	32,564,354.02	17,435,242.22+
Banking House	712,729.02	792,140.82	79,411.80—
Furniture and Fixtures	86,950.32	90,876.96	3,926.64—
Other Real Estate	77,903.61	123,814.00	45,910.39—
Other Assets	146,435.71	154,806.54	8,370.83—
	$129,110,561.10	$92,689,608.26	$36,420,952.84+

LIABILITIES:			
Capital: Common	$ 3,543,200.00	$ 3,563,200.00	$ 20,000.00—
Preferred	153,700.00	197,800.00	44,100.00—
Debentures	99,000.00	115,500.00	16,500.00—
Surplus	2,523,542.15	2,373,992.15	149,550.00+
Undivided Profits	1,242,742.91	1,179,445.74	63,297.17+
Reserves	512,471.64	448,681.13	63,790.51+
Due to Banks	10,394,474.36	6,637,255.09	3,757,219.27+
Demand Deposits	74,543,851.36	48,605,696.20	25,938,155.16+
Officers' Checks, etc.	1,079,211.19	897,238.13	181,973.06+
U. S. Government Funds	4,059,491.83	451,512.04	3,607,979.79+
Other Public Funds	12,339,296.33	10,480,246.19	1,859,050.14+
Time Certificates	3,745,974.18	3,894,438.66	148,464.48—
Savings Deposits	14,743,221.96	13,677,238.53	1,065,983.43+
Other Liabilities	130,383.19	167,364.40	36,981.21—
	$129,110,561.10	$92,689,608.26	$36,420,952.84+

ABSTRA

Aggregate Resources and Lia Associations of Montana I with Reports of 17 B ciations on D

RESOURCES:	Dec. 3
Real Estate Loans	$ 9,032
Real Estate Contracts	906
Real Estate Owned	49
Office Building, Furniture and Fixtures	223
Stock Loans	32
Bonds and Warrants	1,229
Cash and Due from Banks	1,031
Stock in Federal Home Loan Bank	121
Other Resources	
	$12,625

LIABILITIES:	
Installment Stock	$ 5,102
Prepaid Stock	1,222
Full Paid Stock	5,023
Bills Payable	53
Due Borrowers	73
Other Liabilities	16
Reserve Fund	270
Federal Insurance Reserve	142
Contingent Profits	27
Contingent Fund	446
Net Undivided Profits	247
	$12,625

NO. 147

ities of 18 Building and Loan cember 31, 1942, Compared ding and Loan Asso- mber 31, 1941

.942	Dec. 31, 1941	Increase+ Decrease—
2.82	$ 9,910,482.63	$ 878,149.81—
5.72	851,020.30	55,646.42+
).53	67,712.75	18,453.22—
3.69	255,218.91	32,170.22—
1.36	63,178.54	30,247.18—
4.39	447,383.02	781,681.37+
5.90	517,811.40	513,265.50+
5.33	105,271.64	15,773.69+
).15	84.31	45.16—
4.89	$12,218,163.50	$ 407,301.39+
).41	$ 4,769,095.31	$ 333,675.10+
1.57	1,197,385.16	24,966.41+
5.00	4,934,979.66	88,145.34+
4.42	107,900.00	54,565.58—
7.32	144,136.39	70,949.07—
.63	7,220.77	9,430.86+
2.01	296,397.51	26,225.50—
).93	102,856.14	39,543.79+
4.38	23,961.44	3,292.94+
3.95	415,746.99	30,516.96+
9.27	218,484.13	29,470.14+
4.89	$12,218,163.50	$ 407,301.39+

Aggregate Resources and Liabilities of 7 Credit Union Associations of Montana December 31, 1942, Compared with Reports of 7 Credit Union Associations on December 31, 1941

RESOURCES:	Dec. 31, 1942	Dec. 31, 1941	Increase+ Decrease—
Loans to Members	$ 45,285.59	$ 53,152.00	$ 7,866.41—
Bonds and Warrants	8,014.50	2,235.50	5,779.00+
Office Building, Furniture and Fixtures	2,500.00	2,869.62	369.62—
Cash and Due from Banks	19,106.05	7,845.23	11,260.82+
Other Resources	....	24.42	24.42—
	$ 74,906.14	$ 66,126.77	$ 8,779.37+
LIABILITIES:			
Share Values	$ 66,878.17	$ 59,465.30	$ 7,412.87+
Members' Deposits	2,510.72	1,454.06	1,056.66+
Entrance Fees	87.00	82.75	4.25+
Bills Payable	....	400.00	400.00—
Reserve Fund	3,522.96	2,633.09	889.87+
Undivided Earnings	1,333.50	1,504.17	170.67—
Contingent Profits	573.79	587.40	13.61—
	$ 74,906.14	$ 66,126.77	$ 8,779.37+

NOT REPORTING:

Trades and Labor Credit Union, Billings
Our Lady of Ransom Credit Union, Hingham
Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Edgar	Edgar State Bank
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Hill County State Bank of Havre
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
*Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union
	Montana Teachers Credit Union
	State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Missoula	Missoula Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
cg.1

No. 148

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
Building & Loan Associations
and
Credit Union Associations

June 30, 1943

W. A. BROWN..............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA............................Examiner
E. H. E. HELGESON..........Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of the 69 State Banks of Montana, June 30, 1943, and Comparison with Reports of 70 State Banks on June 30, 1942

RESOURCES:	June 30, 1943	June 30, 1942	Increase+ Decrease—
Loans and Discounts	$27,070,440.87	$22,896,699.32	$ 4,173,741.55+
Overdrafts	22,418.44	23,539.17	1,120.73—
U. S. Bonds	52,081,668.53	22,503,167.63	29,578,500.90+
Bonds, Warrants, etc.	4,710,427.86	5,179,773.78	469,345.92—
Stock Fed. Res. Bank	127,250.00	114,600.00	12,650.00+
Cash and Due from Banks	41,195,471.00	34,053,330.49	7,142,140.51+
Banking House	699,367.22	757,513.33	58,146.11—
Furniture and Fixtures	97,591.12	110,727.99	13,136.87—
Other Real Estate	61,403.02	102,128.14	40,725.12—
Other Assets	188,215.64	177,450.23	10,765.41+
	$126,254,253.70	$85,918,930.08	$40,335,323.62+
LIABILITIES:			
Capital: Common	$ 3,605,200.00	$ 3,573,200.00	$ 32,000.00+
Preferred	136,700.00	171,800.00	35,100.00—
Debentures	81,000.00	96,000.00	15,000.00—
Surplus	2,598,401.89	2,432,242.15	166,159.74+
Undivided Profits	1,242,218.92	1,123,589.29	118,629.63+
Reserves	596,290.43	449,175.25	147,115.18+
Due to Banks	7,184,154.92	5,855,066.29	1,329,088.63+
Demand Deposits	70,216,372.54	42,928,131.04	27,288,241.50+
Officers' Checks, etc.	1,116,344.83	818,862.73	297,482.10+
U. S. Government Funds	7,002,808.80	442,413.13	6,560,395.67+
Other Public Funds	13,019,831.55	10,865,535.89	2,154,295.66+
Time Certificates	3,819,255.29	3,703,885.84	115,369.45+
Savings Deposits	15,477,851.37	13,289,092.77	2,188,758.60+
Other Liabilities	157,823.16	169,935.70	12,112.54—
	$126,254,253.70	$85,918,930.08	$40,335,323.62+

ABSTRA

Aggregate Resources and Lia Associations of Montana, son with Reports of Associations

RESOURCES:	June 3
Real Estate Loans	$ 8,677
Real Estate Contracts	824
Real Estate Owned	25
Office Building, Furniture and Fixtures	215
Stock Loans	31
Bonds, Warrants, etc.	2,213
Cash and Due from Banks	836
Stock in Federal Home Loan Bank	156
Other Assets	
	$12,981
LIABILITIES:	
Installment Stock	$ 5,322
Prepaid Stock	1,233
Full Paid Stock	5,048
Bills Payable	50
Due Borrowers	156
Other Liabilities	16
Reserve Fund	189
Federal Insurance Reserve	144
Contingent Profits	16
Contingent Fund	566
Net Undivided Profits	238
	$12,981

T NO. 148

ities of 16 Building and Loan ne 30, 1943, and Compari- Building and Loan June 30, 1942

943	June 30, 1942	Increase+ Decrease—
.39	$ 9,742,875.00	$ 1,065,122.61—
.15	855,093.63	31,039.48—
.22	60,687.50	35,611.28—
.98	250,441.93	34,511.95—
.53	42,962.91	11,341.38—
.77	591,942.55	1,621,821.22+
.73	691,136.29	145,019.44+
.83	119,401.53	37,071.30+
.77	293.74	230.03+
.37	$12,354,835.08	$ 626,515.29+
.90	$ 4,755,914.58	$ 566,368.32+
.07	1,232,889.43	1,003.64+
.00	4,955,331.93	92,943.07+
.07	163,030.50	112,728.43—
.39	86,150.04	70,343.35+
.16	76,980.51	60,807.35—
.15	171,791.52	17,265.63+
.53	112,766.44	31,248.09+
.93	24,118.51	7,600.58—
.72	553,555.80	12,556.92+
.45	222,305.82	15,922.63+
.37	$12,354,835.08	$ 626,515.29+

Aggregate Resources and Liabilities of 6 Credit Union Associations of Montana, June 30, 1943, and Comparison with Reports of 6 Credit Union Associations on June 30, 1942

RESOURCES:	June 30, 1943	June 30, 1942	Increase+ Decrease—
Loans to Members	$ 43,264.45	$ 48,701.89	$ 5,437.44—
Bonds and Warrants	11,567.91	2,235.50	9,332.41+
Office Building, Furniture and Fixtures	2,500.00	2,869.62	369.62—
Cash and Due from Banks	21,962.12	10,261.57	11,700.55+
Other Assets	410.00	....	410.00+
	$ 79,704.48	$ 64,068.58	$ 15,635.90+
LIABILITIES:			
Share Values	$ 69,878.67	$ 57,267.89	$ 12,610.78+
Member Deposits	3,649.35	979.91	2,669.44+
Entrance Fees	91.00	109.50	18.50—
Reserve Fund	3,563.51	2,708.35	855.16+
Net Undivided Earnings	1,853.97	2,145.33	291.36—
Contingent Profits	667.98	857.60	189.62—
	$ 79,704.48	$ 64,068.58	$ 15,635.90+

Not Reporting:

Trades and Labor Credit Union, Billings
Fligelman's Credit Union, Helena
Our Lady of Ransom Credit Union, Hingham
Kalispell Credit Union, Kalispell

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
illings	Security Trust & Savings Bank (1)
ozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
olumbia Falls	Bank of Columbia Falls
olumbus	The Yellowstone Bank (1)
onrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Citizens' Bank of Montana (1) Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
omers	State Bank of Somers
anford	Basin State Bank
evensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
*Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union Montana Teachers Credit Union State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Missoula	Missoula Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MD
cop.1

No. 149

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1943

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of the 69 State Banks of Montana December 31, 1943, and Comparison with Reports of 69 State Banks on December 31, 1942

RESOURCES:	Dec. 31, 1943	Dec. 31, 1942	Increase+ Decrease—
Loans and Discounts	$ 25,763,531.15	$ 32,155,759.38	$ 6,392,228.23—
Overdrafts	16,178.84	20,724.41	4,545.57—
U. S. Bonds	73,037,964.40	41,039,345.44	31,998,618.96+
Bonds, Warrants, etc.	4,490,132.91	4,752,916.97	262,784.06—
Stock Fed. Res. Bank	128,100.00	118,200.00	9,900.00+
Cash and Due From Banks	54,744,139.13	49,999,596.24	4,744,542.89+
Banking House	658,293.78	712,729.02	54,435.24—
Furniture and Fixtures	94,176.98	86,950.32	7,226.66+
Other Real Estate	28,441.28	77,903.61	49,462.33—
Other Assets	201,332.29	146,435.71	54,896.58+
	$159,162,290.76	$129,110,561.10	$ 30,051,729.66+

LIABILITIES:			
Capital: Common	$ 3,610,200.00	$ 3,543,200.00	$ 67,000.00+
Preferred	130,700.00	153,700.00	23,000.00—
Debentures	55,000.00	99,000.00	44,000.00—
Surplus	2,767,125.00	2,523,542.15	243,582.85+
Undivided Profits	1,420,878.10	1,242,742.91	178,135.19+
Reserves	710,708.83	512,471.64	198,237.19+
Due to Banks	10,307,938.14	10,394,474.36	86,536.22—
Demand Deposits	94,764,762.18	74,543,851.36	20,220,910.82+
Officers' Checks, etc.	1,263,706.27	1,079,211.19	184,495.08+
U. S. Government Funds	7,234,800.70	4,059,491.83	3,175,308.87+
Other Public Funds	15,217,030.94	12,339,296.33	2,877,734.61+
Time Certificates	3,655,665.40	3,745,974.18	90,308.78—
Savings Deposits	17,869,993.50	14,743,221.96	3,126,771.54+
Other Liabilities	153,781.70	130,383.19	23,398.51+
	$159,162,290.76	$129,110,561.10	$ 30,051,729.66+

T NO. 149

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana December 31, 1943, Compared with Reports of 18 Building and Loan Associations on December 31, 1942

RESOURCES:	Dec. 31, 1943	Dec. 31, 1942	Increase+ Decrease—
Real Estate Loans	$ 8,209,213.85	$ 9,032,332.82	$ 823,118.97—
Real Estate Contracts	777,564.81	906,666.72	129,101.91—
Real Estate Owned	19,785.14	49,259.53	29,474.39—
Office Building, Furniture and Fixtures	210,869.66	223,048.69	12,179.03—
Stock Loans	31,481.02	32,931.36	1,450.34—
Bonds and Warrants	2,702,170.42	1,229,064.39	1,473,106.03+
Cash and Due from Banks	1,301,137.95	1,031,076.90	270,061.05+
Stock in Federal Home Loan Bank	107,000.00	121,045.33	14,045.33—
Other Resources	5,277.79	39.15	5,238.64+
	$13,364,500.64	$12,625,464.89	$ 739,035.75+

LIABILITIES:	Dec. 31, 1943	Dec. 31, 1942	Increase+ Decrease—
Installment Stock	$ 5,674,668.04	$ 5,102,770.41	$ 571,897.63+
Prepaid Stock	1,206,476.97	1,222,351.57	15,874.60—
Full Paid Stock	5,155,875.00	5,023,125.00	132,750.00+
Bills Payable	45,400.00	53,334.42	7,934.42—
Due Borrowers	23,541.70	73,187.32	49,645.62—
Other Liabilities	83,057.87	16,651.63	66,406.24+
Contingent Fund	571,791.61	446,263.95	125,527.66+
Reserves and Undivided Profits	603,689.45	687,780.59	84,091.14—
	$13,364,500.64	$12,625,464.89	$ 739,035.75+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
llings	Security Trust & Savings Bank (1)
ozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
ridger	Bank of Bridger
Broadus	Powder River County Bank (1)
utte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
lumbia Falls	Bank of Columbia Falls
lumbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Citizens' Bank of Montana (1)
	Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
heridan	Bank of Sheridan
omers	State Bank of Somers
anford	Basin State Bank
evensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
*Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
*Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

MONTANA CREDIT UNION ASSOCIATIONS

Billings	Trades and Labor Credit Union
Butte	Associated Credit Union
Helena	Fligelman's Credit Union Montana Teachers Credit Union State Capitol Employees Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Missoula	Missoula Credit Union
St. Ignatius	Leon Farmers Union Credit Union
Whitefish	Whitefish Credit Union

---

*In Liquidation

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MO
Cop.1

No. 150

Abstract of Reports of the Condition of

MONTANA

State Banks and Trust Companies and Building & Loan Associations

June 30, 1944

W. A. BROWN..............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA..........................Examiner
E. H. E. HELGESON..........Examiner
GERTRUDE MORGENSEN ....
....Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 69 State Banks of Montana, June 30, 1944, and Compared with Reports of 69 State Banks on June 30, 1943

RESOURCES:	June 30, 1944	June 30, 1943	Increase+ Decrease—
Loans and Discounts	$ 21,016,739.69	$ 27,070,440.87	$ 6,053,701.18—
Overdrafts	25,558.55	22,418.44	3,140.11+
U. S. Govt. Bonds	91,112,917.55	52,081,668.53	39,031,249.02+
Other Public Bonds	2,851,308.20	3,371,681.08	520,372.88—
Bonds, Warrants, etc.	1,333,621.72	1,338,746.78	5,125.06—
Stock Federal Reserve Bank	129,107.00	127,250.00	1,857.00+
Cash and Due from Banks	50,566,477.79	41,195,471.00	9,371,006.79+
Banking House	649,397.59	699,367.22	49,969.63—
Furniture and Fixtures	98,904.54	97,591.12	1,313.42+
Other Real Estate	23,127.14	61,403.02	38,275.88—
Other Assets	256,128.60	188,215.64	67,912.96+
	$168,063,288.37	$126,254,253.70	

LIABILITIES:	June 30, 1944	June 30, 1943	Increase+ Decrease—
Capital: Common	$ 3,657,000.00	$ 3,605,200.00	$ 51,800.00+
Preferred	112,900.00	136,700.00	23,800.00—
Debentures	49,000.00	81,000.00	32,000.00—
Surplus	2,826,275.00	2,598,401.89	227,873.11+
Undivided Profits	1,532,175.82	1,242,218.92	289,956.90+
Reserves	402,917.28	596,290.43	193,373.15—
Due to Banks	9,816,488.98	7,184,154.92	2,632,334.06+
Demand Deposits	91,982,769.11	70,216,372.54	21,766,396.57+
Officers' Checks, Etc.	1,268,656.49	1,116,344.83	152,311.66+
U. S. Government Funds	13,183,239.86	7,002,808.80	6,180,431.06+
Other Public Funds	19,193,345.49	13,019,831.55	6,173,513.94+
Time Certificates	3,967,300.47	3,819,255.29	148,045.18+
Savings Deposits	19,909,738.86	15,477,851.37	4,431,887.49+
Other Liabilities	161,481.01	157,823.16	3,657.85+
	$168,063,288.37	$126,254,253.70	

T NO. 150

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1944, and Compared with Reports of 16 Building and Loan Associations on June 30, 1943

RESOURCES:	June 30, 1944	June 30, 1943	Increase+ Decrease—
Real Estate Loans	$ 7,899,141.01	$ 8,673,991.50	$ 774,850.49—
Real Estate Contracts	664,227.59	824,054.15	159,826.56—
Real Estate Owned	11,478.53	22,522.57	11,044.04—
Office Building, Furniture and Fixtures	204,438.91	215,929.98	11,491.07—
Stock Loans	46,383.30	31,621.53	14,761.77+
Bonds, Warrants, etc.	4,508,427.32	2,263,236.60	2,245,190.72+
Cash and Due from Banks	685,464.79	836,155.73	150,690.94—
Stock in Federal Home Loan Bank	132,300.00	107,000.00	25,300.00+
Other Assets	4,800.74	6,838.31	2,037.57—
	$ 14,156,662.19	$ 12,981,350.37	

LIABILITIES:	June 30, 1944	June 30, 1943	Increase+ Decrease—
Installment Stock	$ 6,118,159.30	$ 5,322,282.90	$ 79,876.40+
Prepaid Stock	1,370,752.73	1,233,893.07	136,859.66+
Full Paid Stock	5,112,365.00	5,048,275.00	64,090.00+
Bills Payable	196,930.06	50,302.07	146,627.99+
Due Borrowers	69,188.16	156,493.39	87,305.23—
Other Liabilities	68,154.57	16,173.16	51,981.35+
Reserve Fund	354,502.92	189,057.15	165,445.77+
Federal Insurance Reserve	58,062.10	144,014.53	85,952.43—
Contingent Profits	9,692.02	16,517.93	6,825.91—
Contingent Fund	583,777.11	566,112.72	17,664.39+
Net Undivided Profits	215,078.22	238,228.45	23,150.23—
	$ 14,156,662.19	$ 12,981,350.37	

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County Bank
Harlem	Security State Bank
Havre	Citizens' Bank of Montana (1) Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Philipsburg	Flint Creek Valley Bank
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
cy. 1

No. 151

Abstract of Reports of the Condition of

FEB 1 '47

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1944

W. A. BROWN..............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA..........................Examiner
E. H. E. HELGESON..........Examiner
GERTRUDE MORGENSEN ....
....Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 70 State Banks of Montana, December 31, 1944, and Comparison with Reports of 69 State Banks on December 31, 1943

RESOURCES:	Dec. 31, 1944	Dec. 31, 1943	Increase+ Decrease—
Loans and Discounts	$ 24,842,692.06	$ 25,763,531.15	$ 920,839.09—
Overdrafts	21,882.31	16,178.84	5,703.47+
U. S. Govt. Bonds	111,083,387.83	73,037,964.40	38,045,423.43+
Bonds, Warrants, etc.	3,946,371.02	4,490,132.91	543,761.89—
Stock Federal Reserve Bank	139,850.00	128,100.00	11,750.00+
Cash and Due from Banks	62,708,175.71	54,744,139.13	7,964,036.58+
Banking House	600,403.33	658,293.78	57,890.45—
Furniture and Fixtures	82,178.16	94,176.98	11,998.82—
Other Real Estate	19,626.27	28,441.28	8,815.01—
Other Assets	287,256.19	201,332.29	85,923.90+
	$203,731,822.88	$159,162,290.76	$ 44,569,532.12+

LIABILITIES:			
Capital: Common	$ 3,784,000.00	$ 3,610,200.00	$ 173,800.00+
Preferred	85,900.00	130,700.00	44,800.00—
Debentures	49,000.00	55,000.00	6,000.00—
Surplus	3,020,914.43	2,767,125.00	253,789.43+
Undivided Profits	1,709,703.85	1,420,878.10	288,825.75+
Reserves	437,170.75	710,708.83	273,538.08—
Due to Banks	12,031,574.20	10,307,938.14	1,723,636.06+
Demand Deposits	117,581,435.41	94,764,762.18	22,816,673.23+
Officers' Checks, etc.	1,611,162.60	1,263,706.27	347,456.33+
U. S. Govt. Funds	14,147,925.05	7,234,800.70	6,913,124.35+
Other Public Funds	21,040,758.21	15,217,030.94	5,823,727.27+
Time Certificates	4,201,996.64	3,655,665.40	546,331.24+
Savings Deposits	23,879,402.93	17,869,993.50	6,009,409.43+
Other Liabilities	150,878.81	153,781.70	2,902.89—
	$203,731,822.88	$159,162,290.76	$ 44,569,532.12+

NO. 151

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1944, Compared with Reports of 16 Building and Loan Associations on December 31, 1943

RESOURCES:	Dec. 31, 1944	Dec. 31, 1943	Increase+ Decrease—
Real Estate Loans	$ 7,788,629.91	$ 8,209,213.85	$ 420,583.94—
Real Estate Contracts	602,767.39	777,564.81	174,797.42—
Real Estate Owned	11,206.32	19,785.14	8,578.82—
Office Building, Furniture and Fixtures	201,016.31	210,869.66	9,853.35—
Stock Loans	29,365.21	31,481.02	2,115.81—
Bonds and Warrants	5,457,863.34	2,702,170.42	2,755,692.92+
Cash and Due from Banks	575,859.14	1,301,137.95	725,278.81—
Stock in Federal Home Loan Bank	143,000.00	107,000.00	36,000.00+
Other Resources	4,873.53	5,277.79	404.26—
	$ 14,814,581.15	$ 13,364,500.64	$ 1,450,080.51+
LIABILITIES:			
Installment Stock	$ 6,484,946.49	$ 5,674,668.04	$ 810,278.45+
Prepaid Stock	1,278,015.78	1,206,476.97	71,538.81+
Full Paid Stock	5,317,182.50	5,155,875.00	161,307.50+
Bills Payable	325,540.79	45,400.00	280,140.79+
Due Borrowers	78,402.40	23,541.70	54,860.70+
Other Liabilities	62,054.48	83,057.87	21,003.39—
Contingent Fund	594,545.56	571,791.61	22,753.95+
Reserves and Undivided Profits	673,893.15	603,689.45	70,203.70+
	$ 14,814,581.15	$ 13,364,500.64	$ 1,450,080.51+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
	Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
omers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Troy	Kootenai Valley State Bank (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank Merchants' National Bank
Great Falls	First National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332,105
MO
cop1

No. 152

MAY 9 1947

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1945

W. A. BROWN............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA..........................Examiner
E. H. E. HELGESON..........Examiner
ALICE SEARLE....................Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 70 State Banks of Montana, June 30, 1945, and Compared with Reports of State Banks on June 30, 1944, and June 30, 1943

RESOURCES:	June 30, 1945	June 30, 1944	June 30, 1943
Loans and Discounts	$ 23,521,672.24	$ 21,016,739.69	$ 27,070,440.87
Overdrafts	32,062.70	25,558.55	22,418.44
U. S. Govt. Bonds	123,926,503.17	91,112,917.55	52,081,668.53
Other Public Bonds	2,673,629.71	2,851,308.20	3,371,681.08
Bonds, Warrants, etc.	1,366,735.28	1,333,621.72	1,338,746.78
Stock Federal Reserve Bank	160,100.00	129,107.00	127,250.00
Cash and Due from Banks	56,804,820.04	50,566,477.79	41,195,471.00
Banking House	560,566.69	649,397.59	699,367.22
Furniture and Fixtures	88,794.59	98,904.54	97,591.12
Other Real Estate	19,493.65	23,127.14	61,403.02
Other Assets	357,450.78	256,128.60	188,215.64
	$209,511,828.85	$168,063,288.37	$126,254,253.70
LIABILITIES:			
Capital: Common	$ 3,857,000.00	$ 3,657,000.00	$ 3,605,200.00
Capital: Preferred	77,900.00	112,900.00	136,700.00
Capital: Debentures	48,000.00	49,000.00	81,000.00
Surplus	3,246,982.94	2,826,275.00	2,598,401.89
Undivided Profits	1,812,996.56	1,532,175.82	1,242,218.92
Reserves	351,673.36	402,917.28	596,290.43
Due to Banks	11,734,664.47	9,816,488.98	7,184,154.92
Demand Deposits	112,741,430.14	91,982,769.11	70,216,372.54
Officers' Checks, etc.	1,536,464.94	1,268,656.49	1,116,344.83
U. S. Government Funds	21,678,871.02	13,183,239.86	7,002,808.80
Other Public Funds	20,011,585.40	19,193,345.49	13,019,831.55
Time Certificates	4,433,561.45	3,967,300.47	3,819,255.29
Savings Deposits	27,782,978.63	19,909,738.86	15,477,851.37
Other Liabilities	197,719.94	161,481.01	157,823.16
	$209,511,828.85	$168,063,288.37	$126,254,253.70

NO. 152

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1945, and Compared with Reports of 16 Building and Loan Associations on June 30, 1944, and June 30, 1943

RESOURCES:	June 30, 1945	June 30, 1944	June 30, 1943
Real Estate Loans	$ 7,618,997.72	$ 7,899,141.01	$ 8,673,991.50
Real Estate Contracts	498,551.98	664,227.59	824,054.15
Real Estate Owned	11,581.99	11,478.53	22,522.57
Office Building, Furniture and Fixtures	195,213.05	204,438.91	215,929.98
Stock Loans	30,213.85	46,383.30	31,621.53
Bonds, Warrants, etc.	6,205,306.26	4,508,427.32	2,263,236.60
Cash and Due from Banks	664,915.91	685,464.79	836,155.73
Stock in Federal Home Loan Bank	142,200.00	132,300.00	107,000.00
Other Assets	2,859.26	4,800.74	6,838.31
	$ 15,369,840.02	$ 14,156,662.19	$ 12,981,350.37
LIABILITIES:			
Installment Stock	$ 6,950,952.94	$ 6,118,159.30	$ 5,322,282.90
Prepaid Stock	1,313,549.17	1,370,752.73	1,233,893.07
Full Paid Stock	5,416,217.00	5,112,365.00	5,048,275.00
Bills Payable	213,675.98	196,930.06	50,302.07
Due Borrowers	91,081.42	69,188.16	156,493.39
Other Liabilities	55,266.38	68,154.57	16,173.16
Reserve Fund	328,193.48	354,502.92	189,057.15
Federal Insurance Reserve	127,460.81	58,062.10	144,014.53
Contingent Profits	11,024.55	9,692.02	16,517.93
Contingent Fund	611,213.24	583,777.11	566,112.72
Net Undivided Profits	251,205.05	215,078.22	238,228.45
	$ 15,369,840.02	$ 14,156,662.19	$ 12,981,350.37

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
illings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1) Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
heridan	Bank of Sheridan
omers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MO
Cop 1

No. 153

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1945

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRAC

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1945, and Compared with Reports of 70 State Banks on December 31, 1944

RESOURCES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Loans and Discounts	$ 23,613,423.14	$ 24,842,692.06	$ 1,229,268.92—
Overdrafts	30,359.63	21,882.31	8,477.32+
U. S. Govt. Bonds	149,089,540.80	111,083,387.83	38,006,152.97+
Other Public Bonds	3,047,561.58	2,601,433.83	446,127.75+
Bonds, Warrants, etc.	1,411,513.32	1,344,937.19	66,576.13+
Stock Federal Reserve Bank	162,050.00	139,850.00	22,200.00+
Cash and Due from Banks	72,044,905.22	62,708,175.71	9,336,729.51+
Banking House	463,114.52	600,403.33	137,288.81—
Furniture and Fixtures	100,683.02	82,178.16	18,504.86+
Other Real Estate	9,271.51	19,626.27	10,354.76—
Other Assets	344,325.93	287,256.19	57,069.74+
	$250,316,748.67	$203,731,822.88	$ 46,584,925.79+

LIABILITIES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Capital: Common	$ 4,110,000.00	$ 3,784,000.00	$ 326,000.00+
Capital: Preferred	59,900.00	85,900.00	26,000.00—
Capital: Debentures	45,000.00	49,000.00	4,000.00—
Surplus	3,407,317.47	3,020,914.43	386,403.04+
Undivided Profits	1,905,646.43	1,709,703.85	195,942.58+
Reserves	351,279.46	437,170.75	85,891.29—
Due to Banks	15,382,289.76	12,031,574.20	3,350,715.56+
Demand Deposits	143,352,437.76	117,581,435.41	25,771,002.35+
Officers' Checks, etc.	2,250,453.91	1,611,162.60	639,291.31+
U. S. Govt. Funds	21,919,072.98	14,147,925.05	7,771,147.93+
Other Public Funds	20,274,404.38	21,040,758.21	766,353.83—
Time Certificates	4,616,831.97	4,201,996.64	414,835.33+
Savings Deposits	32,431,964.70	23,879,402.93	8,552,561.77+
Other Liabilities	210,149.85	150,878.81	59,271.04+
	$250,316,748.67	$203,731,822.88	$ 46,584,925.79+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1945, and Compared with Reports of 16 Building and Loan Associations on December 31, 1944

RESOURCES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Real Estate Loans	$ 7,845,812.52	$ 7,788,629.91	$ 57,182.61+
Real Estate Contracts	356,941.62	602,767.39	245,825.77—
Real Estate Owned	6,700.21	11,206.32	4,506.11—
Office Building, Furniture and Fixtures	189,378.45	201,016.31	11,637.86—
Stock Loans	26,683.86	29,365.21	2,681.35—
Bonds, Warrants, etc.	6,444,184.90	5,457,863.34	986,321.56+
Cash and Due from Banks	806,102.22	575,859.14	230,243.08+
Stock in Federal Home Loan Bank	143,000.00	143,000.00	
Other Resources	3,725.33	4,873.53	1,148.20—
	$ 15,822,529.11	$ 14,814,581.15	$ 1,007,947.96+

LIABILITIES:	Dec. 31, 1945	Dec. 31, 1944	Increase+ Decrease—
Installment Stock	$ 7,397,106.16	$ 6,484,946.49	$ 912,159.67+
Prepaid Stock	1,383,953.34	1,278,015.78	105,937.56+
Full Paid Stock	5,405,589.00	5,317,182.50	88,406.50+
Bills Payable	73,636.86	325,540.79	251,903.93—
Due Borrowers	87,122.50	78,402.40	8,720.10+
Other Liabilities	100,574.18	62,054.48	38,519.70+
Contingent Fund	630,582.54	594,545.56	36,036.98+
Reserves and Undivided Profits	743,964.53	673,893.15	70,071.38+
	$ 15,822,529.11	$ 14,814,581.15	$ 1,007,947.96+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
	Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MO

No. 154

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1946

W. A. BROWN............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA..........................Examiner
E. H. E. HELGESON..........Examiner
J. W. STERLING..................Examiner
ALICE SEARLE.....................Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1946, and Compared with Reports of 71 State Banks on December 31, 1945

RESOURCES:	June 30, 1946	Dec. 31, 1945	Increase+ Decrease—
Loans and Discounts	$ 31,784,612.28	$ 23,613,423.14	$ 8,170,189.14+
Overdrafts	47,304.63	30,359.63	16,945.00+
U. S. Govt. Bonds	146,765,435.73	149,089,540.80	2,324,105.07—
Other Public Bonds	3,853,055.56	3,047,561.58	805,493.98+
Bonds, Warrants, etc.	1,705,565.07	1,411,513.32	294,051.75+
Stock Federal Reserve Bank	166,750.00	162,050.00	4,700.00+
Cash and Due from Banks	59,691,879.44	72,044,905.22	12,353,025.78—
Banking House	447,748.59	463,114.52	15,365.93—
Furniture and Fixtures	111,536.72	100,683.02	10,853.70+
Other Real Estate	8,118.00	9,271.51	1,153.51—
Other Assets	401,132.23	344,325.93	56,806.30+
	$244,982,138.25	$250,316,748.67	$ 5,334,610.42—
		Decrease	$ 5,334,610.42

LIABILITIES:	June 30, 1946	Dec. 31, 1945	Increase+ Decrease—
Capital: Common	$ 4,175,000.00	$ 4,110,000.00	$ 65,000.00+
Capital: Preferred	44,900.00	59,900.00	15,000.00—
Capital: Debentures	25,000.00	45,000.00	20,000.00—
Surplus	3,504,975.00	3,407,317.47	97,657.53+
Undivided Profits	2,052,423.62	1,905,646.43	146,777.19+
Reserves	421,218.82	351,279.46	69,939.36+
Due to Banks	12,589,606.81	15,382,289.76	2,792,682.95—
Demand Deposits	143,905,717.22	143,352,437.76	553,279.46+
Officers' Checks, etc.	2,779,890.56	2,250,453.91	529,436.65+
U. S. Govt. Funds	13,204,290.44	21,919,072.98	8,714,782.54—
Other Public Funds	21,902,667.42	20,274,404.38	1,628,263.04+
Time Certificates	4,973,676.69	4,616,831.97	356,844.72+
Savings Deposits	35,145,639.88	32,431,964.70	2,713,675.18+
Other Liabilities	257,131.79	210,149.85	46,981.94+
	$244,982,138.25	$250,316,748.67	$ 5,334,610.42—
		Decrease	$ 5,334,610.42

NO. 154

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1946, and Compared with Reports of 16 Building and Loan Associations on December 31, 1945

RESOURCES:	June 30, 1946	Dec. 31, 1945	Increase+ Decrease—
Real Estate Loans	$ 9,306,218.79	$ 7,845,812.52	$ 1,460,406.27+
Real Estate Contracts	235,401.61	356,941.62	121,540.01—
Real Estate Owned	6,700.21	6,700.21	....
Office Building, Furniture and Fixtures	180,903.34	189,378.45	8,475.11—
Stock Loans	34,712.20	26,683.86	8,028.34+
Bonds, Warrants, etc.	6,319,357.70	6,444,184.90	124,827.20—
Cash and Due from Banks	685,939.47	806,102.22	120,162.75—
Stock in Federal Home Loan Bank	142,500.00	143,000.00	500.00—
Other Resources	12,993.34	3,725.33	9,268.01+
	$ 16,924,726.66	$ 15,822,529.11	$ 1,102,197.55+
		Increase	$ 1,102,197.55

LIABILITIES:	June 30, 1946	Dec. 31, 1945	Increase+ Decrease—
Installment Stock	$ 7,869,603.87	$ 7,397,106.16	$ 472,497.71+
Prepaid Stock	1,215,243.05	1,383,953.34	168,710.29—
Full Paid Stock	5,630,247.98	5,405,589.00	224,658.98+
Bills Payable	426,003.14	73,636.86	352,366.28+
Due Borrowers	296,473.78	87,122.50	209,351.28+
Other Liabilities	49,755.04	100,574.18	50,819.14—
Contingent Fund	652,497.73	630,582.54	21,915.19+
Reserves and Undivided Profits	784,902.07	743,964.53	40,937.54+
	$ 16,924,726.66	$ 15,822,529.11	$ 1,102,197.55+
		Increase	$ 1,102,197.55

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
onrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1) Hill County State Bank of Havre (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
mers	State Bank of Somers
anford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
M O
cop 1

No. 155

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1946

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1946, and Compared with Reports of 71 State Banks on December 31, 1945

RESOURCES:	Dec. 31, 1946	Dec. 31, 1945	Increase+ Decrease—
Loans and Discounts	$ 34,405,032.16	$ 23,613,423.14	$ 10,791,609.02+
Overdrafts	36,273.92	30,359.63	5,914.29+
U. S. Govt. Bonds	150,797,407.73	149,089,540.80	1,707,866.93+
Other Public Bonds	4,555,501.26	3,047,561.58	1,507,939.68+
Bonds, Warrants, etc.	3,125,097.45	1,411,513.32	1,713,584.13+
Stock Federal Reserve Bank	165,850.00	162,050.00	3,800.00+
Cash and Due from Banks	76,716,785.68	72,044,905.22	4,671,880.46+
Banking House	403,472.58	463,114.52	59,641.94—
Furniture and Fixtures	115,828.06	100,683.02	15,145.04+
Other Real Estate	5,617.00	9,271.51	3,654.51—
Other Assets	322,509.61	344,325.93	21,816.32—
	$270,649,375.45	$250,316,748.67	$ 20,332,626.78+
		Increase	$ 20,332,626.78

LIABILITIES:	Dec. 31, 1946	Dec. 31, 1945	Increase+ Decrease—
Capital: Common	$ 4,125,000.00	$ 4,110,000.00	$ 15,000.00+
Capital: Preferred	44,900.00	59,900.00	15,000.00—
Capital: Debentures	25,000.00	45,000.00	20,000.00—
Surplus	3,708,925.00	3,407,317.47	301,607.53+
Undivided Profits	1,989,424.14	1,905,646.43	83,777.71+
Reserves	492,158.95	351,279.46	140,879.49+
Due to Banks	15,176,235.70	15,382,289.76	206,054.06—
Demand Deposits	171,185,534.97	143,352,437.76	27,833,097.21+
Officers' Checks, etc.	2,960,817.98	2,250,453.91	710,364.07+
U. S. Govt. Funds	3,673,127.66	21,919,072.98	18,245,945.32—
Other Public Funds	23,961,278.49	20,274,404.38	3,686,874.11+
Time Certificates	5,059,935.55	4,616,831.97	443,103.58+
Savings Deposits	37,975,265.50	32,431,964.70	5,543,300.80+
Other Liabilities	271,771.51	210,149.85	61,621.66+
	$270,649,375.45	$250,316,748.67	$ 20,332,626.78+
		Increase	$ 20,332,626.78

NO. 155

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1946, and Compared with Reports of 16 Building and Loan Associations on December 31, 1945

RESOURCES:	Dec. 31, 1946	Dec. 31, 1945	Increase+ Decrease—
Real Estate Loans	$ 10,365,178.37	$ 7,845,812.52	$ 2,519,365.85+
Real Estate Contracts	206,133.02	356,941.62	150,808.60—
Real Estate Owned	6,700.21	6,700.21	....
Office Building, Furniture and Fixtures	178,250.01	189,378.45	11,128.44—
Stock Loans	17,507.02	26,683.86	9,176.84—
Bonds, Warrants, etc.	3,923,812.03	6,444,184.90	2,520,372.87—
Cash and Due from Banks	526,830.67	806,102.22	279,271.55—
Stock in Federal Home Loan Bank	100,400.00	143,000.00	42,600.00—
Other Resources	2,399,562.21	3,725.33	2,395,836.88+
	$ 17,724,373.54	$ 15,822,529.11	$ 1,901,844.43+
		Increase	$ 1,901,844.43

LIABILITIES:	Dec. 31, 1946	Dec. 31, 1945	Increase+ Decrease—
Installment Stock	$ 8,276,345.56	$ 7,397,106.16	$ 879,239.40+
Prepaid Stock	1,242,879.83	1,383,953.34	141,073.51—
Full Paid Stock	6,066,095.00	5,405,589.00	660,506.00+
Bills Payable	259,261.94	73,636.86	185,625.08+
Due Borrowers	230,372.09	87,122.50	143,249.59+
Other Liabilities	139,138.59	100,574.18	38,564.41+
Contingent Fund	656,211.87	630,582.54	25,629.33+
Reserves and Undivided Profits	854,068.66	743,964.53	110,104.13+
	$ 17,724,373.54	$ 15,822,529.11	$ 1,901,844.43+
		Increase	$ 1,901,844.43

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
ozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
ridger	Bank of Bridger
roadus	Powder River County Bank (1)
utte	Metals Bank & Trust Co. (1)
ascade	Stockmen's Bank (1)
hinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
onrad	Farmers' State Bank
lbertson	Culbertson State Bank
ut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
mers	State Bank of Somers
anford	Basin State Bank
evensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO.
cop 1

THE LIBRARY OF THE
NOV 13 1947
UNIVERSITY OF ILLINOIS

No. 156

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1947

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1947, and Compared with Reports of 71 State Banks on June 30, 1946

RESOURCES:	June 30, 1947	June 30, 1946	Increase+ Decrease—
Loans and Discounts	$ 46,593,637.19	$ 31,784,612.28	$ 14,809,024.91+
Overdrafts	42,441.93	47,304.63	4,862.70—
U. S. Govt. Bonds	137,945,867.55	146,764,435.73	8,818,568.18—
Other Public Bonds	6,052,978.31	3,853,055.56	2,199,922.75+
Bonds, Warrants, etc.	3,154,360.48	1,705,565.07	1,448,795.41+
Stock Federal Reserve Bank	177,752.00	166,750.00	11,002.00+
Cash and Due from Banks	58,331,766.86	59,691,879.44	1,360,112.58—
Banking House	433,546.98	447,748.59	14,201.61—
Furniture and Fixtures	145,326.54	111,536.72	33,789.82+
Other Real Estate	5,665.18	8,118.00	2,452.82—
Other Assets	346,129.99	401,132.23	55,002.24—
	$253,229,473.01	$244,982,138.25	$ 8,247,334.76+
		Increase	$ 8,247,334.76

LIABILITIES:	June 30, 1947	June 30, 1946	Increase+ Decrease—
Capital: Common	$ 4,190,000.00	$ 4,175,000.00	$ 15,000.00+
Caital: Preferred	44,900.00	44,900.00	....
Capital: Debentures	25,000.00	25,000.00	....
Surplus	3,889,675.00	3,504,975.00	384,700.00+
Undivided Profits	2,158,706.68	2,052,423.62	106,283.06+
Reserves	521,396.24	421,218.82	100,177.42+
Due to Banks	10,186,310.38	12,589,606.81	2,403,296.43—
Demand Deposits	159,269,135.66	143,905,717.22	15,363,418.44+
Officers' Checks, etc.	3,197,859.13	2,779,890.56	417,968.57+
U. S. Govt. Funds	2,185,833.47	13,204,290.44	11,018,456.97—
Other Public Funds	22,971,778.38	21,902,667.42	1,069,110.96+
Time Certificates	5,348,171.09	4,973,676.69	374,494.40+
Savings Deposits	38,893,304.76	35,145,639.88	3,747,664.88+
Other Liabilities	347,402.22	257,131.79	90,270.43+
	$253,229,473.01	$244,982,138.25	$ 8,247,334.76+
		Increase	$ 8,247,334.76

NO. 156

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1947, and Compared with Reports of 16 Building and Loan Associations on June 30, 1946

RESOURCES:	June 30, 1947	June 30, 1946	Increase+ Decrease—
Real Estate Loans	$ 11,234,486.91	$ 9,306,218.79	$ 1,928,268.12+
Real Estate Contracts	185,108.06	235,401.61	50,293.55—
Real Estate Owned	10,000.00	6,700.21	3,299.79+
Office Building, Furiture and Fixtures	166,468.14	180,903.34	14,435.20—
Stock Loans	22,074.24	34,712.20	12,637.96—
Bonds, Warrants, etc.	3,996,175.30	6,319,357.70	2,323,182.40—
Cash and Due from Banks	680,748.03	685,939.47	5,191.44—
Stock in Federal Home Loan Bank	154,950.00	142,500.00	12,450.00+
Other Resources	2,122,839.97	12,993.34	2,109,846.63+
	$ 18,572,850.65	$ 16,924,726.66	$ 1,648,123.99+
		Increase	$ 1,648,123.99

LIABILITIES:	June 30, 1947	June 30, 1946	Increase+ Decrease—
Installment Stock	$ 8,800,237.30	$ 7,869,603.87	$ 930,633.43+
Prepaid Stock	1,288,129.14	1,215,243.05	72,886.09+
Full Paid Stock	6,493,012.00	5,630,247.98	862,764.02+
Bills Payable	116,284.29	426,003.14	309,718.85—
Due Borrowers	166,776.84	296,473.78	129,696.94—
Other Liabilities	148,173.10	49,755.04	98,418.06+
Contingent Fund	592,131.35	652,497.73	60,366.38—
Reserves and Undivided Profits	968,106.63	784,902.07	183,204.56+
	$ 18,572,850.65	$ 16,924,726.66	$ 1,648,123.99+
		Increase	$ 1,648,123.99

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
M0

No. 157

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1947

W. A. BROWN............Supt. of Banks
S. L. KLEVE................Chief Examiner
E. R. KAHLA............................Examiner
E. H. E. HELGESON..........Examiner
J. W. STERLING...................Examiner
ALICE SEARLE......................Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1947, and Compared with Reports of 71 State Banks on December 31, 1946

RESOURCES:	December 31, 1947	December 31, 1946	Increase+ Decrease—
Loans and Discounts	$ 47,728,974.95	$ 34,405,032.16	$ 13,323,942.79+
Overdrafts	47,785.95	36,273.92	11,512.03+
U. S. Govt. Bonds	152,471,452.01	150,797,407.73	1,674,044.28+
Other Public Bonds	7,121,665.06	4,555,501.26	2,566,163.80+
Bonds, Warrants etc.	4,288,776.62	3,125,097.45	1,163,679.17+
Stock Federal Reserve Bank	186,250.00	165,850.00	20,400.00+
Cash and Due from Banks	73,189,398.65	76,716,785.68	3,527,387.03—
Banking House	410,326.75	403,472.58	6,854.17+
Furniture and Fixtures	153,405.18	115,828.06	37,577.12+
Other Real Estate	4,717.00	5,617.00	900.00—
Other Assets	302,553.21	322,509.61	19,956.40—
	$285,905,305.38	$270,649,375.45	$ 15,255,929.93+
		Increase	$ 15,255,929.93

LIABILITIES:	December 31, 1947	December 31, 1946	Increase+ Decrease—
Capital: Common	$ 4,410,000.00	$ 4,125,000.00	$ 285,000.00+
Preferred	44,900.00	44,900.00	
Debentures	25,000.00	25,000.00	
Surplus	4,275,100.00	3,708,925.00	566,175.00+
Undivided Profits	2,308,313.34	1,989,424.14	318,889.20+
Reserves	529,026.22	492,158.95	36,867.27+
Due to Banks	14,395,351.56	15,176,235.70	780,884.14—
Demand Deposits	179,414,627.95	171,185,534.97	8,229,092.98+
Officers' Checks, etc.	2,994,333.79	2,960,817.98	33,515.81+
U. S. Govt. Funds	2,286,391.53	3,673,127.66	1,386,736.13—
Other Public Funds	28,900,379.40	23,961,278.49	4,939,100.91+
Time Certificates	5,271,865.15	5,059,935.55	211,929.60+
Savings Deposits	40,695,293.54	37,975,265.50	2,720,028.04+
Other Liabilities	354,722.90	271,771.51	82,951.39+
	$285,905,305.38	$270,649,375.45	$ 15,255,929.93+
		Increase	$ 15,255,929.93

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1947, and Compared with Reports of 16 Building and Loan Associations on December 31, 1946

RESOURCES:	December 31, 1947	December 31, 1946	Increase+ Decrease—
Real Estate Loans	$ 12,508,488.44	$ 10,365,178.37	$ 2,143,310.07+
Real Estate Contracts	155,418.20	206,133.02	50,714.82—
Real Estate Owned		6,700.21	6,700.21—
Office Building, Furniture and Fixtures	172,137.66	178,250.01	6,112.35—
Stock Loans	40,651.12	17,507.02	23,144.10+
Bonds, Warrants, etc.	5,641,419.73	6,055,300.63	413,880.90—
Cash and Due from Banks	632,143.64	742,688.85	110,545.21—
Stock in Federal Home Loan Bank	166,000.00	150,400.00	15,600.00+
Other Resources	2,091.85	2,215.43	123.58—
	$ 19,318,350.64	$ 17,724,373.54	$ 1,593,977.10+
		Increase	$ 1,593,977.10+

LIABILITIES:	December 31, 1947	December 31, 1946	Increase+ Decrease—
Installment Stock	$ 9,140,032.94	$ 8,276,345.56	$ 863,687.38+
Prepaid Stock	1,770,304.14	1,242,879.83	527,424.31+
Full Paid Stock	6,273,390.00	6,066,095.00	207,295.00+
Bills Payable	252,232.21	359,261.94	107,029.73—
Due Borrowers	243,808.81	230,372.09	13,436.72+
Other Liabilities	12,160.44	39,138.59	26,978.15—
Contingent Fund	715,287.06	656,211.87	59,075.19+
Reserves and Undivided Profits	911,135.04	854,068.66	57,066.38+
	$ 19,318,350.64	$ 17,724,373.54	$ 1,593,977.10+
		Increase	$ 1,593,977.10+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
omers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
M0
[illegible]

No. 158

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1948

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 73 State Banks of Montana, June 30, 1948, and Compared with Reports of 71 State Banks on June 30, 1947

RESOURCES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Loans and Discounts	$ 59,000,680.00	$ 46,593,637.19	$ 12,407,042.81+
Overdrafts	63,280.09	42,441.93	20,838.16+
U. S. Govt. Bonds	133,464,964.78	137,945,867.55	4,480,902.77—
Other Public Bonds	7,519,079.02	6,052,978.31	1,466,100.71+
Bonds, Warrants, etc.	3,912,258.89	3,154,360.48	757,898.41+
Stock Federal Reserve Bank	194,400.00	177,752.00	16,648.00+
Cash and Due from Banks	59,779,340.16	58,331,766.86	1,447,573.30+
Banking House	401,527.52	433,546.98	32,019.46—
Furniture and Fixtures	187,928.38	145,326.54	42,601.84+
Other Real Estate	9,867.95	5,665.18	4,202.77+
Other Assets	405,907.97	346,129.99	59,777.98+
	$264,939,234.76	$253,229,473.01	$ 11,709,761.75+
		Increase	$ 11,709,761.75+

LIABILITIES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Capital: Common	$ 4,470,000.00	$ 4,190,000.00	$ 280,000.00+
Capital: Preferred	39,900.00	44,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,288,000.00	3,889,675.00	398,325.00+
Undivided Profits	2,468,719.39	2,158,706.68	310,012.71+
Reserves	405,768.60	521,396.24	115,627.64—
Due to Banks	10,050,419.06	10,186,310.38	135,891.32—
Demand Deposits	159,234,660.56	159,269,135.66	34,475.10—
Officers' Checks, etc.	2,503,448.56	3,197,859.13	694,410.57—
U. S. Govt. Funds	3,489,836.54	2,185,833.47	1,304,003.07+
Other Public Funds	31,857,679.14	22,971,778.38	8,885,900.76+
Time Certificates	6,183,181.29	5,348,171.09	835,010.20+
Savings Deposits	39,464,425.62	38,893,304.76	571,120.86+
Other Liabilities	458,196.00	347,402.22	110,793.78+
	$264,939,234.76	$253,229,473.01	$ 11,709,761.75+
		Increase	$ 11,709,761.75+

NO. 158

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1948, and Compared with Reports of 16 Building and Loan Associations on June 30, 1947

RESOURCES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Real Estate Loans	$ 14,182,171.46	$ 11,234,486.91	$ 2,947,684.55+
Real Estate Contracts	143,691.98	185,108.06	41,416.08—
Real Estate Owned			
Office Building, Furniture and Fixtures	170,452.85	176,468.14	6,015.29—
Stock Loans	75,858.24	22,074.24	53,784.00+
Bonds, Warrants, etc.	5,010,154.94	5,860,163.90	850,008.96—
Cash and Due from Banks	864,429.38	887,057.88	22,628.50—
Stock in Federal Home Loan Bank	213,425.00	204,950.00	8,475.00+
Other Resources	4,015.95	2,541.52	1,474.43+
	$20,664,199.80	$ 18,572,850.65	$ 2,091,349.15+
		Increase	$ 2,091,349.15+

LIABILITIES:	June 30, 1948	June 30, 1947	Increase+ Decrease—
Installment Stock	$ 9,615,625.83	$ 8,800,237.30	$ 815,388.53+
Prepaid Stock	1,335,068.23	1,288,129.14	46,939.09+
Full Paid Stock	7,106,815.00	6,493,012.00	613,803.00+
Bills Payable	406,500.00	116,284.29	290,215.71+
Due Borrowers	444,119.54	166,776.84	277,342.70+
Other Liabilities	46,189.66	148,173.10	101,983.44—
Contingent Fund	733,398.86	592,131.35	141,267.51+
Reserves and Undivided Profits	976,482.68	968,106.63	8,376.05+
	$20,664,199.80	$ 18,572,850.65	$ 2,091,349.15+
		Increase	$ 2,091,349.15+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
M0
cy1

No. 159

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1948

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1948, and Compared with Reports of 73 State Banks on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Loans and Discounts	$ 78,976,623.93	$ 47,728,974.95	$ 31,247,648.98+
Overdrafts	56,164.03	47,785.95	8,378.08+
U. S. Govt. Bonds	132,474,017.67	152,471,452.01	19,997,434.34—
Other Public Bonds	7,446,488.19	7,121,665.06	324,823.13+
Bonds, Warrants, etc.	4,506,550.39	4,288,776.62	217,773.77+
Stock Federal Reserve Bank	194,600.00	186,250.00	8,350.00+
Cash and Due from Banks	74,260,412.87	73,189,398.65	1,071,014.22+
Banking House	411,298.16	410,326.75	971.41+
Furniture and Fixtures	203,911.94	153,405.18	50,506.76+
Other Real Estate	4,016.00	4,717.00	701.00—
Other Assets	377,514.85	302,553.21	74,961.64+
	$298,911,598.03	$285,905,305.38	$ 13,006,292.65+
		Increase	$ 13,006,292.65+

LIABILITIES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Capital: Common	$ 4,670,000.00	$ 4,410,000.00	$ 260,000.00+
Capital: Preferred	39,900.00	44,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,221,350.00	4,275,100.00	53,750.00—
Undivided Profits	2,886,997.52	2,308,313.34	578,684 18+
Reserves	492,282.82	529,026.22	36,743.40—
Due to Banks	13,522,753.64	14,395,351.56	872,597.92—
Demand Deposits	187,047,231.82	179,414,627.95	7,632,603.87+
Officers' Checks, etc.	2,685,643.37	2,994,333.79	308,690.42—
U. S. Govt. Funds	3,068,004.79	2,286,391.53	781,613.26+
Other Public Funds	33,092,244.29	28,900,379.40	4,191,864.89+
Time Certificates	5,232,818.76	5,271,865.15	39,046.39—
Savings Deposits	41,524,643.02	40,695,293.54	829,349.48+
Other Liabilities	402,728.00	354,722.90	48,005.10+
	$298,911,598.03	$285,905,305.38	$ 13,006,292.65+
		Increase	$ 13,006,292.65+

NO. 159

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1948, and Compared with Reports of 16 Building and Loan Associations on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Real Estate Loans	$ 15,493,061.26	$ 12,508,488.44	$ 2,984,572.82+
Real Estate Contracts	132,977.84	155,418.20	22,440.36—
Real Estate Owned (none)			
Office Building, Furniture and Fixtures	161,857.23	172,137.66	10,280.43—
Stock Loans	50,788.82	40,651.12	10,137.70+
Bonds, Warrants, etc.	4,613,317.44	5,641,419.73	1,028,102.29—
Cash and Due from Banks	1,128,796.48	632,143.64	496,652.84+
Stock in Federal Home Loan Bank	175,300.00	166,000.00	9,300.00+
Other Resources	2,683.95	2,091.85	592.10+
	$ 21,758,783.02	$ 19,318,350.64	$ 2,440,432.38+
		Increase	$ 2,440,432.38+

LIABILITIES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Installment Stock	$ 10,374,012.56	$ 9,140,032.94	$ 1,233,979.62+
Prepaid Stock	1,415,455.60	1,770,304.14	354,848.54—
Full Paid Stock	7,472,840.00	6,273,390.00	1,199,450.00+
Bills Payable	402,000.12	252,232.21	149,767.91+
Due Borrowers	269,653.55	243,808.81	25,844.74+
Other Liabilities	35,652.10	12,160.44	23,491.66+
Contingent Fund	636,335.82	715,287.06	78,951.24—
Reserves and Undivided Profits	1,152,833.27	911,135.04	241,698.23+
	$ 21,758,783.02	$ 19,318,350.64	$ 2,440,432.38+
		Increase	$ 2,440,432.38+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Martinsdale	Stockmen's Bank of Martinsdale
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
M9
[illegible] 1

No. 160

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1949

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 72 State Banks of Montana, June 30, 1949, and Compared with Reports of 73 State Banks on June 30, 1948

RESOURCES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Loans and Discounts	$ 61,438,321.91	$ 59,000,680.00	$ 2,437,641.91+
Overdrafts	87,455.65	63,280.09	24,175.56+
U. S. Govt. Bonds	134,185,993.99	133,464,964.78	721,029.21+
Other Public Bonds	7,516,853.90	7,519,079.02	2,225.12—
Bonds, Warrants, etc.	3,970,141.46	3,912,258.89	57,882.57+
Stock Federal Reserve Bank	199,250.00	194,400.00	4,850.00+
Cash and Due from Banks	67,042,657.65	59,779,340.16	7,263,317.49+
Banking House	471,324.56	401,527.52	69,797.04+
Furniture and Fixtures	245,226.08	187,928.38	57,297.70+
Other Real Estate	7,368.10	9,867.95	2,499.85—
Other Assets	412,011.05	405,907.97	6,103.08+
	$275,576,604.35	$264,939,234.76	$ 10,637,369.59+
		Increase	$ 10,637,369.59+

LIABILITIES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Capital: Common	$ 4,795,000.00	$ 4,470,000.00	$ 325,000.00+
Capital: Preferred	39,900.00	39,900.00	
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,167,100.00	4,288,000.00	120,900.00—
Undivided Profits	2,960,856.61	2,468,719.39	492,137.22+
Reserves	523,257.30	405,768.60	117,488.70+
Due to Banks	12,107,727.61	10,050,419.06	2,057,308.55+
Demand Deposits	161,955,298.97	159,234,660.56	2,720,638.41+
Officers' Checks, etc.	2,587,628.92	2,503,448.56	84,180.36+
U. S. Govt. Funds	2,648,841.67	3,489,836.54	840,994.87—
Other Public Funds	36,122,555.57	31,857,679.14	4,264,876.43+
Time Certificates	5,198,109.74	6,183,181.29	985,071.55—
Savings Deposits	41,930,924.69	39,464,425.62	2,466,499.07+
Other Liabilities	514,403.27	458,196.00	56,207.27+
	$275,576,604.35	$264,939,234.76	$ 10,637,369.59+
		Increase	$ 10,637,369.59+

NO. 160

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1949, and Compared with Reports of 16 Building and Loan Associations on June 30, 1948

RESOURCES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Real Estate Loans	$ 16,731,994.15	$ 14,182,171.46	$ 2,549,822.69+
Real Estate Contracts	122,732.04	143,691.98	20,959.94—
Real Estate Owned	12,547.71		12,547.71+
Office Building, Furniture and Fixtures	156,386.28	170,452.85	14,066.57—
Stock Loans	62,404.08	75,858.24	13,454.16—
Bonds, Warrants, etc.	4,818,449.88	5,010,154.94	191,705.06—
Cash and Due from Banks	1,290,929.37	864,429.38	426,499.99+
Stock in Federal Home Loan Bank	222,125.00	213,425.00	8,700.00+
Other Resources	1,549.14	4,015.95	2,466.81—
	$ 23,419,117.65	$ 20,664,199.80	$ 2,754,917.85+
		Increase	$ 2,754,917.85+

LIABILITIES:	June 30, 1949	June 30, 1948	Increase+ Decrease—
Installment Stock	$ 11,313,736.24	$ 9,615,625.83	$ 1,698,110.41+
Prepaid Stock	1,440,746.42	1,335,068.23	105,678.19+
Full Paid Stock	7,960,590.00	7,106,815.00	853,775.00+
Bills Payable	336,966.60	406,500.00	69,533.40—
Due Borrowers	492,316.46	444,119.54	48,196.92+
Other Liabilities	7,928.57	46,189.66	38,261.09—
Contingent Fund	766,311.87	733,398.86	32,913.01+
Reserves and Undivided Profits	1,100,521.49	976,482.68	124,038.81+
	$ 23,419,117.65	$ 20,664,199.80	$ 2,754,917.85+
		Increase	$ 2,754,917.85+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association Mountain States Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
31

No. 161

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1949

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 72 State Banks of Montana, December 31, 1949, and Compared with Reports of 73 State Banks on December 31, 1948

RESOURCES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Loans and Discounts	$ 62,272,987.35	$ 78,976,623.93	$ 16,703,636.58—
Overdrafts	44,798.24	56,164.03	11,365.79—
U. S. Govt. Bonds	151,764,909.74	132,474,017.67	19,290,892.07+
Other Public Bonds	8,527,817.29	7,446,488.19	1,081,329.10+
Bonds, Warrants, etc.	5,811,053.54	4,506,550.39	1,304,503.15+
Stock Federal Reserve Bank	211,000.00	194,600.00	16,400.00+
Cash and Due from Banks	72,062,271.76	74,260,412.87	2,198,141.11—
Banking House	472,149.20	411,298.16	60,851.04+
Furniture and Fixtures	219,663.13	203,911.94	15,751.19+
Other Real Estate	3,516.00	4,016.00	500.00—
Other Assets	468,821.18	377,514.85	91,306.33+
	$301,858,987.43	$298,911,598.03	$ 2,947,389.40+
		Increase	$ 2,947,389.40+

LIABILITIES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Capital: Common	$ 4,800,000.00	$ 4,670,000.00	$ 130,000.00+
Capital: Preferred	34,900.00	39,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,310,600.00	4,221,350.00	89,250.00+
Undivided Profits	3,235,398.67	2,886,997.52	348,401.15+
Reserves	634,292.57	492,282.82	142,009.75+
Due to Banks	16,833,812.59	13,522,753.64	3,311,058.95+
Demand Deposits	177,505,552.82	187,047,231.82	9,541,679.00—
Officers' Checks, etc.	2,614,099.16	2,685,643.37	71,544.21—
U. S. Government Funds	2,987,986.24	3,068,004.79	80,018.55—
Other Public Funds	40,275,835.69	33,092,244.29	7,183,591.40+
Time Certificates	5,123,168.28	5,232,818.76	109,650.48—
Savings Deposits	42,941,682.14	41,524,643.02	1,417,039.12+
Other Liabilities	536,659.27	402,728.00	133,931.27+
	$301,858,987.43	$298,911,598.03	$ 2,947,389.40+
		Increase	$ 2,947,389.40+

NO. 161

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1949, and Compared with Reports of 16 Building and Loan Associations on December 31, 1948

RESOURCES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Real Estate Loans	$ 17,857,706.16	$ 15,493,061.26	$ 2,364,644.90+
Real Estate Contracts	100,037.80	132,977.84	32,940.04—
Real Estate Owned	15,328.84		15,328.84+
Office Building, Furniture and Fixtures	159,868.85	161,857.23	1,988.38—
Stock Loans	45,048.69	50,788.82	5,740.13—
Bonds, Warrants, etc.	4,791,310.56	4,613,317.44	177,993.12+
Cash and Due from Banks	1,227,005.35	1,128,796.48	98,208.87+
Stock in Federal Home Loan Bank	230,075.00	175,300.00	54,775.00+
Other Resources	17,829.85	2,683.95	15,145.90+
	$ 24,444,211.10	$ 21,758,783.02	$ 2,685,428.08+
		Increase	$ 2,685,428.08+

LIABILITIES:	Dec. 31, 1949	Dec. 31, 1948	Increase+ Decrease—
Installment Stock	$ 12,175,807.84	$ 10,374,012.56	$ 1,801,795.28+
Prepaid Stock	1,451,070.68	1,415,455.60	35,615.08+
Full Paid Stock	8,098,390.00	7,472,840.00	625,550.00+
Bills Payable	342,599.81	402,000.12	59,400.31—
Due Borrowers	399,960.83	269,653.55	130,307.28+
Other Liabilities	43,434.35	35,652.10	7,782.25+
Contingent Fund	670,333.16	636,335.82	33,997.34+
Reserves and Undivided Profits	1,262,614.43	1,152,833.27	109,781.16+
	$ 24,444,211.10	$ 21,758,783.02	$ 2,685,428.08+
		Increase	$ 2,685,428.08+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Sunburst State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 162

Abstract of Reports of the Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1950

W. A. BROWN	Supt. of Banks
S. L. KLEVE	Chief Examiner
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 72 State Banks of Montana, June 30, 1950, and Compared with Reports of 72 State Banks on June 30, 1949

RESOURCES:	June 30, 1950	June 30, 1949	Increase+ Decrease—
Loans and Discounts	$ 65,367,273.53	$ 61,438,321.91	$ 3,928,951.62+
Overdrafts	83,246.47	87,455.65	4,209.18—
U. S. Govt. Bonds	135,038,419.83	134,185,993.99	852,425.84+
Other Public Bonds	8,878,216.89	7,516,853.90	1,361,362.99+
Bonds, Warrants, etc.	4,961,362.95	3,970,141.46	991,221.49+
Stock Federal Reserve Bank	239,925.00	199,250.00	40,675.00+
Cash and Due from Banks	60,239,962.97	67,042,657.65	6,802,694.68—
Banking House	480,452.57	471,324.56	9,128.01+
Furniture and Fixtures	240,574.08	245,226.08	4,652.00—
Other Real Estate	3,646.00	7,368.10	3,722.10—
Other Assets	446,561.33	412,011.05	34,550.28+
	$275,979,641.62	$275,576,604.35	$ 403,037.27+
		Increase	$ 403,037.27+

LIABILITIES:			
Capital: Common	$ 4,875,000.00	$ 4,795,000.00	$ 80,000.00+
Capital: Preferred	34,900.00	39,900.00	5,000.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,603,850.00	4,167,100.00	436,750.00+
Undivided Profits	3,132,179.32	2,960,856.61	171,322.71+
Reserves	579,304.58	523,257.30	56,047.28+
Due to Banks	11,247,074.89	12,107,727.61	860,652.72—
Demand Deposits	161,286,625.99	161,955,298.97	668,672.98—
Officers' Checks, etc.	3,217,582.80	2,587,628.92	629,953.88+
U. S. Govt. Funds	13,452,925.53	2,648,841.67	10,804,083.86+
Other Public Funds	24,975,577.82	36,122,555.57	11,146,977.75—
Time Certificates	5,039,249.96	5,198,109.74	158,859.78—
Savings Deposits	42,853,326.99	41,930,924.69	922,402.30+
Other Liabilities	657,043.74	514,403.27	142,640.47+
	$275,979,641.62	$275,576,604.35	$ 403,037.27+
		Increase	$ 403,037.27+

NO. 162

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1950, and Compared with Reports of 16 Building and Loan Associations on June 30, 1949

RESOURCES:	June 30, 1950	June 30, 1949	Increase+ Decrease—
Real Estate Loans	$ 20,368,006.86	$ 16,731,994.15	$ 3,636,012.71+
Real Estate Contracts	86,808.60	122,732.04	35,923.44—
Real Estate Owned	11,745.42	12,547.71	802.29—
Office Building, Furniture and Fixtures	178,641.18	156,386.28	22,254.90+
Stock Loans	76,832.28	62,404.08	14,428.20+
Bonds, Warrants, etc.	4,550,311.36	4,818,449.88	268,138.52—
Cash and Due from Banks	1,159,746.69	1,290,929.37	131,182.68—
Stock in Federal Home Loan Bank	288,900.00	222,125.00	66,775.00+
Other Resources	18,525.23	1,549.14	16,976.09+
	$ 26,739,517.62	$ 23,419,117.65	$ 3,320,399.97+
		Increase	$ 3,320,399.97+

LIABILITIES:	June 30, 1950	June 30, 1949	Increase+ Decrease—
Installment Stock	$ 13,197,996.61	$ 11,313,736.24	$ 1,884,260.37+
Prepaid Stock	1,544,530.04	1,440,746.42	103,783.62+
Full Paid Stock	8,878,740.00	7,960,590.00	918,150.00+
Bills Payable	312,776.39	336,966.60	24,190.21—
Due Borrowers	676,736.04	492,316.46	184,419.58+
Other Liabilities	58,785.73	7,928.57	50,857.16+
Contingent Fund	893,818.40	766,311.87	127,506.53+
Reserves and Undivided Profits	1,176,134.41	1,100,521.49	75,612.92+
	$ 26,739,517.62	$ 23,419,117.65	$ 3,320,399.97+
		Increase	$ 3,320,399.97+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmen's Bank (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	**Baker National Bank**
Billings	**Montana National Bank**
	Midland National Bank
Bozeman	**Commercial National Bank**
Browning	**First National Bank**
Butte	**First National Bank**
	Miners' National Bank
Chinook	**Farmers' National Bank**
Circle	**First National Bank**
Dillon	**First National Bank**
Ekalaka	**First National Bank**
Fairfield	**First National Bank**
Geraldine	**First National Bank**
Glasgow	**First National Bank**
Glendive	**First National Bank**
Great Falls	**First National Bank**
	Great Falls National Bank
Harlowton	**Continental National Bank**
Havre	**Montana National Bank**
Helena	**First National Bank & Trust Co.**
Hinsdale	**First National Bank**
Hysham	**First National Bank**
Judith Gap	**First National Bank**
Kalispell	**Conrad National Bank**
	First National Bank
Lewistown	**First National Bank**
Livingston	**National Park Bank**
Miles City	**First National Bank**
Missoula	**First National Bank**
	Western Montana National Bank
Plains	**First National Bank**
Red Lodge	**United States National Bank**
Reserve	**First National Bank**
Sidney	**Richland National Bank**
	Sidney National Bank
Twin Bridges	**First National Bank**
Whitefish	**First National Bank**
White Sul. Sprgs.	**First National Bank**
Wibaux	**First National Bank**

332.105
MO
Cop. 1

No. 163

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 30, 1950

W. A. BROWN	Supt. of Banks
E. R. KAHLA	Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 30, 1950, and Compared with Reports of 72 State Banks on December 31, 1949

RESOURCES:	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
Loans and Discounts	$ 77,204,094.23	$ 62,272,987.35	$ 14,931,106.88+
Overdrafts	50,066.57	44,798.24	5,268.33+
U. S. Govt. Bonds	130,594,325.07	151,764,909.74	21,170,584.67—
Other Public Bonds	9,096,759.70	8,527,817.29	568,942.41+
Bonds, Warrants, etc.	6,769,171.37	5,811,053.54	958,117.83+
Stock Federal Reserve Bank	210,100.00	211,000.00	900.00—
Cash and Due from Banks	75,506,475.74	72,062,271.76	3,444,203.98+
Banking House	497,580.60	472,149.20	25,431.40+
Furniture and Fixtures	235,594.56	219,663.13	15,931.43+
Other Real Estate	2,009.00	3,516.00	1,507.00—
Other Assets	435,544.89	468,821.18	33,276.29—
	$300,601,721.73	$301,858,987.43	$ 1,257,265.70—
		Decrease	$ 1,257,265.70—

LIABILITIES:	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
Capital: Common	$ 4,955,000.00	$ 4,800,000.00	$ 155,000.00+
Capital: Preferred	27,000.00	34,900.00	7,900.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	4,752,500.00	4,310,600.00	441,900.00+
Undivided Profits	3,523,424.82	3,235,398.67	288,026.15+
Reserves	655,650.58	634,292.57	21,358.01+
Due to Banks	16,136,469.80	16,833,812.59	697,342.79—
Demand Deposits	189,510,985.90	177,505,552.82	12,005,433.08+
Officers' Checks, etc.	2,920,193.13	2,614,099.16	306,093.97+
U. S. Govt. Funds	4,738,601.72	2,987,986.24	1,750,615.48+
Other Public Funds	24,938,553.24	40,275,835.69	15,337,282.45—
Time Certificates	4,741,103.58	5,123,168.28	382,064.70—
Savings Deposits	42,942,524.02	42,941,682.14	841.88+
Other Liabilities	734,714.94	536,659.27	198,055.67+
	$300,601,721.73	$301,858,987.43	$ 1,257,265.70—
		Decrease	$ 1,257,265.70—

NO. 163

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 30, 1950, and Compared with Reports of 16 Building and Loan Associations on December 31, 1949

RESOURCES:	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
Real Estate Loans	$ 22,163,367.55	$ 17,857,706.16	$ 4,305,661.39+
Real Estate Contracts	70,997.19	100,037.80	29,040.61—
Real Estate Owned	23,520.94	15,328.84	8,192.10+
Office Building, Furniture and Fixtures	250,330.81	159,868.85	90,461.96+
Stock Loans	69,012.26	45,048.69	23,963.57+
Bonds, Warrants, etc.	4,082,923.39	4,791,310.56	708,387.17—
Cash and Due from Banks	1,221,809.21	1,227,005.35	5,196.14—
Stock in Federal Home Loan Bank	156,900.00	230,075.00	73,175.00—
Other Resources	23,736.97	17,829.85	5,907.12+
	$ 28,062,598.32	$ 24,444,211.10	$ 3,618,387.22+
		Increase	$ 3,618,387.22+

LIABILITIES:	Dec. 31, 1950	Dec. 31, 1949	Increase+ Decrease—
Installment Stock	$13,881,734.95	$ 12,175,807.84	$ 1,705,927.11+
Prepaid Stock	1,514,427.08	1,451,070.68	63,356.40+
Full Paid Stock	9,062,215.00	8,098,390.00	963,825.00+
Bills Payable	725,248.20	342,599.81	382,648.39+
Due Borrowers	648,717.85	399,960.83	248,757.02+
Other Liabilities	26,782.25	43,434.35	16,652.10—
Contingent Fund	798,221.51	670,333.16	127,888.35+
Reserves and Undivided Profits	1,405,251.48	1,262,614.43	142,637.05+
	$ 28,062,598.32	$ 24,444,211.10	$ 3,618,387.22+
		Increase	$ 3,618,387.22+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
M0
Cop.1

THE LIBRARY OF THE
AUG 8 1951
UNIVERSITY OF ILLINOIS

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1951

W. A. BROWN	Supt. of Banks
E. R. KAHLA	Chief Examiner
E. H. E. HELGESON	Examiner
J. W. STERLING	Examiner
ALICE SEARLE	Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1951, and Compared with Reports of 72 State Banks on June 30, 1950

RESOURCES:	June 30, 1951	June 30, 1950	Increase+ Decrease—
Loans and Discounts	$ 76,818,986.35	$ 65,367,273.53	$ 11,451,712.82+
Overdrafts	83,096.02	83,246.47	150.45—
U. S. Govt. Bonds	114,137,622.09	135,038,419.83	20,900,797.74—
Other Public Bonds	8,980,540.95	8,878,216.89	102,324.06+
Bonds, Warrants, etc.	6,716,873.11	4,961,362.95	1,755,510.16+
Stock Federal Reserve Bank	223,400.00	239,925.00	16,525.00—
Cash and Due from Banks	64,828,278.23	60,239,962.97	4,588,315.26+
Banking House	499,315.75	480,452.57	18,863.18+
Furniture and Fixtures	249,654.96	240,574.08	9,080.88+
Other Real Estate	32,009.00	3,646.00	28,363.00+
Other Assets	442,822.84	446,561.33	3,738.49—
	$273,012,599.30	$275,979,641.62	$ 2,967,042.32—
		Decrease	$ 2,967,042.32—

LIABILITIES:			
Capital: Common	$ 4,955,000.00	$ 4,875,000.00	$ 80,000.00+
Capital: Preferred	25,000.00	34,900.00	9,900.00—
Capital: Debentures	25,000.00	25,000.00	
Surplus	5,206,936.22	4,603,850.00	603,086.22+
Undivided Profits	3,526,935.67	3,132,179.32	394,756.35+
Reserves	692,246.21	579,304.58	112,941.63+
Due to Banks	11,804,026.49	11,247,074.89	556,951.60+
Demand Deposits	164,909,418.62	161,286,625.99	3,622,796.63+
Officers' Checks, etc.	2,247,895.57	3,217,582.80	969,687.23—
U. S. Govt. Funds	4,430,050.56	13,452,925.53	9,022,874.97—
Other Public Funds	27,068,160.99	24,975,577.82	2,092,583.17+
Time Certificates	4,782,749.30	5,039,249.96	256,500.66—
Savings Deposits	42,558,011.92	42,853,326.99	295,315.07—
Bills Payable	50,000.00		50,000.00+
Other Liabilities	731,167.75	657,043.74	74,124.01+
	$273,012,599.30	$275,979,641.62	$ 2,967,042.32—
		Decrease	$ 2,967,042.32—

NO. 164

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1951, and Compared with Reports of 16 Building and Loan Associations on June 30, 1950

RESOURCES:	June 30, 1951	June 30, 1950	Increase+ Decrease—
Real Estate Loans	$ 20,065,490.33	$ 20,368,006.86	$ 302,516.53—
Real Estate Contracts	79,612.45	86,808.60	7,196.15—
Real Estate Owned	12,249.89	11,745.42	504.47+
Office Building, Furniture and Fixtures	179,684.91	178,641.18	1,043.73+
Stock Loans	100,536.40	76,832.28	23,704.12+
Bonds, Warrants, etc.	3,022,918.30	4,550,311.36	1,527,393.06—
Cash and Due from Banks	1,327,634.08	1,159,746.69	167,887.39+
Stock in Federal Home Loan Bank	307,625.00	288,900.00	18,725.00+
Other Resources	38,006.64	18,525.23	19,481.41+
	$ 25,133,758.00	$ 26,739,517.62	$ 1,605,759.62—
		Decrease	$ 1,605,759.62—

LIABILITIES:			
Installment Stock	$ 11,443,019.82	$ 13,197,996.61	$ 1,754,976.79—
Prepaid Stock	1,560,242.14	1,544,530.04	15,712.10+
Full Paid Stock	9,446,815.00	8,878,740.00	568,075.00+
Bills Payable	401,413.33	312,776.39	88,636.94+
Due Borrowers	355,447.98	676,736.04	321,288.06—
Other Liabilities	12,175.82	58,785.73	46,609.91—
Contingent Fund	738,380.66	893,818.40	155,437.74—
Reserves and Undivided Profits	1,176,263.25	1,176,134.41	128.84+
	$ 25,133,758.00	$ 26,739,517.62	$ 1,605,759.62—
		Decrease	$ 1,605,759.62—

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 165

ABSTRACT OF REPORTS OF THE CONDITION OF

THE LIBRARY OF THE
FEB 25 1952
UNIVERSITY OF ILLINOIS

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1951

W. A. BROWN..............Supt. of Banks

E. R. KAHLA..............Chief Examiner

E. H. E. HELGESON..........Examiner

J. W. STERLING..................Examiner

ALICE SEARLE....................Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 71 State Banks of Montana, Dec. 31, 1951, and Compared with Reports of 71 State Banks on Dec. 30, 1950

RESOURCES:	Dec. 31, 1951	Dec. 30, 1950	Increase+ Decrease—
Loans and Discounts	$ 89,414,385.30	$ 77,204,094.23	$ 12,210,291.07+
Overdrafts	59,937.48	50,066.57	9,870.91+
U. S. Govt. Bonds	132,650,700.82	130,594,325.07	2,056,375.75+
Other Public Bonds	9,864,036.44	9,096,759.70	767,276.74+
Bonds, Warrants, etc.	8,451,268.45	6,769,171.37	1,682,097.08+
Stock Federal Reserve Bank	236,750.00	210,100.00	26,650.00+
Cash and Due from Banks	77,225,049.02	75,506,475.74	1,718,573.28+
Banking House	481,074.43	497,580.60	16,506.17—
Furniture and Fixtures	218,215.17	235,594.56	17,379.39—
Other Real Estate	32,010.00	2,009.00	30,001.00+
Other Assets	469,291.34	435,544.89	33,746.45+
	$319,102,718.45	$300,601,721.73	$ 18,500,996.72+
		Increase	$ 18,500,996.72+

LIABILITIES:			
Capital: Common	$ 5,055,000.00	$ 4,955,000.00	$ 100,000.00+
Capital: Preferred	25,000.00	27,000.00	2,000.00—
Capital: Debentures		25,000.00	25,000.00—
Surplus	5,758,500.00	4,752,500.00	1,006,000.00+
Undivided Profits	3,581,759.55	3,523,424.82	58,334.73+
Reserves	768,296.07	655,650.58	112,645.49+
Due to Banks	15,780,230.79	16,136,469.80	356,239.01—
Demand Deposits	203,637,174.21	189,510,985.90	14,126,188.31+
Officers' Checks, etc.	2,642,240.70	2,920,193.13	277,952.43—
U. S. Govt. Funds	3,731,859.27	4,738,601.72	1,006,742.45—
Other Public Funds	26,989,398.43	24,938,553.24	2,050,845.19+
Time Certificates	4,851,175.62	4,741,103.58	110,072.04+
Savings Deposits	45,337,057.06	42,942,524.02	2,394,533.04+
Other Liabilities	945,026.75	734,714.94	210,311.81+
	$319,102,718.45	$300,601,721.73	$ 18,500,996.72+
		Increase	$ 18,500,996.72+

NO. 165

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, Dec. 31, 1951, and Compared with Reports of 16 Building and Loan Associations on Dec. 30, 1950

RESOURCES:	Dec. 31, 1951	Dec. 30, 1950	Increase+ Decrease—
Real Estate Loans	$ 21,007,404.47	$ 22,163,367.55	$ 1,155,963.08—
Real Estate Contracts	62,971.74	70,997.19	8,025.45—
Real Estate Owned	11,550.87	23,520.94	11,970.07—
Office Building, Furniture and Fixtures	180,473.74	250,330.81	69,857.07—
Stock Loans	57,051.67	69,012.26	11,960.59—
Bonds, Warrants, etc.	3,139,406.44	4,082,923.39	943,516.95—
Cash and Due from Banks	1,543,545.82	1,221,809.21	321,736.61+
Stock in Federal Home Loan Bank	357,800.00	156,900.00	200,900.00+
Other Resources	17,634.43	23,736.97	6,102.54—
	$ 26,377,839.18	$ 28,062,598.32	$ 1,684,759.14—
		Decrease	$ 1,684,759.14—

LIABILITIES:	Dec. 31, 1951	Dec. 30, 1950	Increase+ Decrease—
Installment Stock	$ 12,624,957.88	$ 13,881,734.95	$ 1,256,777.07—
Prepaid Stock	1,633,178.47	1,514,427.08	118,751.39+
Full Paid Stock	9,728,490.00	9,062,215.00	666,275.00+
Bills Payable	108,157.83	725,248.20	617,090.37—
Due Borrowers	235,958.91	648,717.85	412,758.94—
Other Liabilities	10,677.41	26,782.25	16,104.84—
Contingent Fund	1,022,254.00	798,221.51	224,032.49+
Reserves and Undivided Profits	1,014,164.68	1,405,251.48	391,086.80—
	$ 26,377,839.18	$ 28,062,598.32	$ 1,684,759.14—
		Decrease	$ 1,684,759.14—

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.705
M0
Cop. 1

No. 166

THE LIB[illegible]
SEP 23 [illegible]

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1952

THURBER'S HELENA

ABSTRAC

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1952, and Compared with Reports of 71 State Banks on June 30, 1951

RESOURCES:	June 30, 1952	June 30, 1951	Increase+ Decrease—
Loans and Discounts	$ 83,550,587.95	$ 76,818,986.35	$ 6,731,601.60+
Overdrafts	69,147.89	83,096.02	13,948.13—
U. S. Govt. Bonds	129,502,743.16	114,137,622.09	15,365,121.07+
Other Public Bonds	10,790,164.93	8,980,540.95	1,809,623.98+
Bonds, Warrants, etc.	7,043,747.38	6,716,873.11	326,874.27+
Stock Federal Res. Bank	252,550.00	223,400.00	29,150.00+
Cash and Due from Banks	75,298,818.86	64,828,278.23	10,470,540.63+
Banking House	528,491.47	499,315.75	29,175.72+
Furniture and Fixtures	287,243.10	249,654.96	37,588.14+
Other Real Estate	47,038.03	32,009.00	15,029.03+
Other Assets	536,392.54	442,822.84	93,569.70+
	$307,906,925.31	$273,012,599.30	$ 34,894,326.01+
		Increase	$ 34,894,326.01+

LIABILITIES:	June 30, 1952	June 30, 1951	Increase+ Decrease—
Capital: Common	$ 5,155,000.00	$ 4,955,000.00	$ 200,000.00+
Capital: Preferred	25,000.00	25,000.00	
Capital: Debentures		25,000.00	25,000.00—
Surplus	6,066,000.00	5,206,936.22	859,063.78+
Undivided Profits	3,469,367.48	3,526,935.67	57,568.19—
Reserves	670,135.31	692,246.21	22,110.90—
Due to Banks	14,726,488.37	11,804,026.49	2,922,461.88+
Demand Deposits	182,947,656.25	164,909,418.62	18,038,237.63+
Officers' Checks, etc.	2,777,717.98	2,247,895.57	529,822.41+
U. S. Government Funds	5,596,300.29	4,430,050.56	1,166,249.73+
Other Public Funds	32,750,570.62	27,068,160.99	5,682,409.63+
Time Certificates	5,174,509.44	4,782,749.30	391,760.14+
Savings Deposits	47,588,707.25	42,558,011.92	5,030,695.33+
Bills Payable		50,000.00	50,000.00—
Other Liabilities	959,472.32	731,167.75	228,304.57+
	$307,906,925.31	$273,012,599.30	$ 34,894,326.01+
		Increase	$ 34,894,326.01+

NO. 166

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1952, and Compared with Reports of 15 Building and Loan Associations on June 30, 1951

RESOURCES:	June 30, 1952	June 30, 1951	Increase+ Decrease—
Real Estate Loans	$ 22,521,841.21	$ 20,065,490.33	$ 2,456,350.88+
Real Estate Contracts	55,356.75	79,612.45	24,255.70—
Real Estate Owned	1,250.00	12,249.89	10,999.89—
Office Building, Furniture and Fixtures	175,686.96	179,684.91	3,997.95—
Stock Loans	86,451.49	100,536.40	14,084.91—
Bonds, Warrants, etc.	3,649,794.08	3,022,918.30	626,875.78+
Cash and Due from Banks	1,553,016.44	1,327,634.08	225,382.36+
Stock in Federal Home Loan Bank	384,900.00	307,625.00	77,275.00+
Other Resources	30,823.80	38,006.64	7,182.84—
	$ 28,459,120.73	$ 25,133,758.00	$ 3,325,362.73+
		Increase	$ 3,325,362.73+

LIABILITIES:	June 30, 1952	June 30, 1951	Increase+ Decrease—
Installment Stock	$ 14,081,287.98	$ 11,443,019.82	$ 2,638,268.16+
Prepaid Stock	1,784,952.33	1,560,242.14	224,710.19+
Full Paid Stock	10,034,790.00	9,446,815.00	587,975.00+
Bills Payable	79,029.98	401,413.33	322,383.35—
Due Borrowers	334,971.64	355,447.98	20,476.34—
Other Liabilities	22,142.92	12,175.82	9,967.10+
Contingent Fund	1,067,314.10	738,380.66	328,933.44+
Reserves and Undivided Profits	1,054,631.78	1,176,263.25	121,631.47—
	$ 28,459,120.73	$ 25,133,758.00	$ 3,325,362.73+
		Increase	$ 3,325,362.73+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan (1)
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 167

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1952

R. E. TOWLE	Supt. of Banks
E. R. KAHLA	Chief Examiner
E. H. E. HELGESON	Field Examiner
ALICE SEARLE	Secretary

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1952, and Compared with Reports of 71 State Banks on December 31, 1951

RESOURCES:	Dec. 31, 1952	Dec. 31, 1951	Increase+ Decrease—
Loans and Discounts	$ 96,141,844.74	$ 89,414,385.30	$ 6,727,459.44+
Overdrafts	49,602.40	59,937.48	10,335.08—
U. S. Govt. Bonds	145,323,928.87	132,650,700.82	12,673,228.05+
Other Public Bonds	12,932,438.86	9,864,036.44	3,068,402.42+
Bonds, Warrants, etc	7,847,295.00	8,451,268.45	603,973.45—
Stock Federal Reserve Bank	270,100.00	236,750.00	33,350.00+
Cash and Due from Banks	77,230,572.26	77,225,049.02	5,523.24+
Banking House	663,432.84	481,074.43	182,358.41+
Furniture and Fixtures	294,769.87	218,215.17	76,554.70+
Other Real Estate	18,280.80	32,010.00	13,729.20—
Other Assets	768,154.92	469,291.34	298,863.58+
	$341,540,420.56	$319,102,718.45	$ 22,437,702.11+
		Increase	$ 22,437,702.11+

LIABILITIES:	Dec. 31, 1952	Dec. 31, 1951	Increase+ Decrease—
Capital: Common	$ 5,445,000.00	$ 5,055,000.00	$ 390,000.00+
Capital: Preferred	25,000.00	25,000.00	
Capital: Debentures			
Surplus	6,477,000.00	5,758,500.00	718,500.00+
Undivided Profits	3,743,266.53	3,581,759.55	161,506.98+
Reserves	728,714.99	768,296.07	39,581.08—
Due to Banks	15,603,829.58	15,780,230.79	176,401.21—
Demand Deposits	212,061,924.28	203,637,174.21	8,424,750.07+
Officers' Checks, etc	3,178,787.21	2,642,240.70	536,546.51+
U. S. Govt. Funds	4,692,733.77	3,731,859.27	960,874.50+
Other Public Funds	30,816,820.11	26,989,398.43	3,827,421.68+
Time Certificates	5,297,785.70	4,851,175.62	446,610.08+
Savings Deposits	52,028,809.42	45,337,057.06	6,691,752.36+
Other Liabilities	1,440,748.97	945,026.75	495,722.22+
	$341,540,420.56	$319,102,718.45	$ 22,437.702.11+
		Increase	$ 22,437,702.11+

NO. 167

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, December 31, 1952, and Compared with Reports of 15 Building and Loan Associations on December 31, 1951.

RESOURCES:	Dec. 31, 1952	Dec. 31, 1951	Increase+ Decrease—
Real Estate Loans	$ 24,239,045.62	$ 21,007,404.47	$ 3,231,641.15+
Real Estate Contracts	61,857.25	62,971.74	1,114.49—
Real Estate Owned		11,550.87	11,550.87—
Office Building, Furniture and Fixtures	214,644.14	180,473.74	34,170.40+
Stock Loans	60,557.98	57,051.67	3,506.31+
Bonds, Warrants, etc	4,134,898.17	3,139,406.44	995,491.73+
Cash and Due from Banks	1,636,322.18	1,543,545.82	92,776.36+
Stock in Federal Home Loan Bank	419,900.00	357,800.00	62,100.00+
Other Resources	26,033.62	17,634.43	8,399.19+
	$ 30,793,258.96	$ 26,377,839.18	$ 4,415,419.78+
		Increase	$ 4,415,419.78+

LIABILITIES:	Dec. 31, 1952	Dec. 31, 1951	Increase+ Decrease—
Installment Stock	$ 15,781,825.95	$ 12,624,957.88	$ 3,156,868.07+
Prepaid Stock	1,858,688.49	1,633,178.47	225,510.02+
Full Paid Stock	10,488,565.00	9,728,490.00	760,075.00+
Bills Payable	65,871.16	108,157.83	42,286.67—
Due Borrowers	317,813.92	235,958.91	81,855.01+
Other Liabilities	17,150.52	10,677.41	6,473.11+
Contingent Fund	1,190,245.06	1,022,254.00	167,991.06+
Reserves and Undivided Profits	1,073,098.86	1,014,164.68	58,934.18+
	$ 30,793,258.96	$ 26,377,839.18	$ 4,415,419.78+
		Increase	$ 4,415,419.78+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
zeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
ridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
oteau	Citizens' State Bank (1)
umbia Falls	Bank of Columbia Falls
olumbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
onan	Ronan State Bank (1)
oundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Toole County State Bank
eridan	Bank of Sheridan (1)
mers	State Bank of Somers
nford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank.

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

332.105
MO
Cop. 1

No. 168

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1953

R. E. TOWLE — Supt. of Banks
E. R. KAHLA — Chief Examiner
E. H. E. HELGESON — Field Examiner
ALICE SEARLE — Secretary

THURBER'S HELENA

ABSTRA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1953, and Compared with Reports of 71 State Banks on June 30, 1952

RESOURCES:	June 30, 1953	June 30, 1952	Increase+ Decrease—
Loans and Discounts	$ 90,558,809.51	$ 83,550,587.95	$ 7,008,221.56+
Overdrafts	64,417.13	69,147.89	4,730.76—
U. S. Govt. Bonds	135,337,337.32	129,502,743.16	5,834,594.16+
Other Public Bonds	13,852,975.82	10,790,164.93	3,062,810.89+
Bonds, Warrants, etc.	7,087,749.37	7,043,747.38	44,001.99+
Stock Federal Reserve Bank	276,050.00	252,550.00	23,500.00+
Cash and Due from Banks	68,955,346.84	75,298,818.86	6,343,472.02—
Banking House	665,141.69	528,491.47	136,650.22+
Furniture and Fixtures	318,994.36	287,243.10	31,751.26+
Other Real Estate	17,769.57	47,038.03	29,268.46—
Other Assets	536,616.22	536,392.54	223.68+
	$317,671,207.83	$307,906,925.31	$ 9,764,282.52+
		Increase	$ 9,764,282.52+

LIABILITIES:	June 30, 1953	June 30, 1952	Increase+ Decrease—
Capital: Common	$ 5,715,000.00	$ 5,155,000.00	$ 560,000.00+
Capital: Preferred	25,000.00	25,000.00	
Capital: Debentures			
Surplus	6,509,000.00	6,066,000.00	443,000.00+
Undivided Profits	3,841,031.28	3,469,367.48	371,663.80+
Reserves	787,759.01	670,135.31	117,623.70+
Due to Banks	12,423,318.81	14,726,488.37	2,303,169.56—
Demand Deposits	190,289,560.86	182,947,656.25	7,341,904.61+
Officers' Checks, etc.	2,954,598.82	2,777,717.98	176,880.84+
U. S. Govt. Funds	3,462,728.54	5,596,300.29	2,133,571.75—
Other Public Funds	32,202,397.24	32,750,570.62	548,173.38—
Time Certificates	5,484,336.36	5,174,509.44	309,826.92+
Savings Deposits	52,749,317.99	47,588,707.25	5,160,610.74+
Other Liabilities	1,227,158.92	959,472.32	267,686.60+
	$317,671,207.83	$307,906,925.31	$ 9,764,282.52+
		Increase	$ 9,764,282.52+

No. 168

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1953, and Compared with Reports of 15 Building and Loan Associations on June 30, 1952

RESOURCES:	June 30, 1953	June 30, 1952	Increase+ Decrease—
Real Estate Loans	$ 26,614,900.62	$ 22,521,841.21	$ 4,093,059.41+
Real Estate Contracts	71,369.32	55,356.75	16,012.57+
Real Estate Owned	2,083.81	1,250.00	833.81+
Office Building, Furniture and Fixtures	265,258.92	175,686.96	89,571.96+
Stock Loans	118,833.88	86,451.49	32,382.39+
Bonds, Warrants, etc.	4,537,736.45	3,649,794.08	887,942.37+
Cash and Due from Banks	1,544,351.12	1,553,016.44	8,665.32—
Stock in Federal Home Loan Bank	446,100.00	384,900.00	61,200.00+
Other Resources	23,147.02	30,823.80	7,676.78—
	$ 33,623,781.14	$ 28,459,120.73	$ 5,164,660.41+
		Increase	$ 5,164,660.41+
LIABILITIES:			
Installment Stock	$ 17,345,995.85	$ 14,081,287.98	$ 3,264,707.87+
Prepaid Stock	2,445,619.50	1,784,952.33	660,667.17+
Full Paid Stock	10,547,515.00	10,034,790.00	512,725.00+
Bills Payable	250,631.35	79,029.98	171,601.37+
Due Borrowers	680,764.94	334,971.64	345,793.30+
Other Liabilities	58,774.00	22,142.92	36,631.08+
Contingent Fund	1,143,917.59	1,067,314.10	76,603.49+
Reserves and Undivided Profits	1,150,562.91	1,054,631.78	95,931.13+
	$ 33,623,781.14	$ 28,459,120.73	$ 5,164,660.41+
		Increase	$ 5,164,660.41+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan (1)
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
M0
Cop. 1

No. 169

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

December 31, 1953

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - Deputy Examiner
T. L. GOSSACK - - - Deputy Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1953, Compared with Reports of December 31, 1952

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Loans and Discounts	$108,858,181.93	$ 96,141,844.74	$ 12,716,337.19+
Overdrafts	64,502.71	49,602.40	14,900.31+
U. S. Govt. Bonds	139,185,280.81	145,323,928.87	6,138,648.06—
Other Public Bonds	15,974,386.45	12,932,438.86	3,041,947.59+
Bonds, Warrants, etc.	8,232,038.87	7,847,295.00	384,743.87+
Stock Federal Reserve Bank	280,400.00	270,100.00	10,300.00+
Cash and Due from Banks	78,612,604.65	77,230,572.26	1,382,032.39+
Banking House	701,029.91	663,432.84	37,597.07+
Furniture and Fixtures	333,967.56	294,769.87	39,197.69+
Other Real Estate	19,642.36	18,280.80	1,361.56+
Other Assets	478,340.97	768,154.92	289,813.95—
	$352,740,376.22	$341,540,420.56	$ 11,199,955.66+

LIABILITIES:			
Capital: Common	$ 5,745,000.00	$ 5,445,000.00	$ 300,000.00+
Capital: Preferred	15,000.00	25,000.00	10,000.00—
Capital: Debentures			
Surplus	6,723,000.00	6,477,000.00	246,000.00+
Undivided Profits	4,168,170.76	3,743,266.53	424,904.23+
Reserves	804,579.57	728,714.99	75,864.58+
Due to Banks	16,012,133.40	15,603,829.58	408,303.82+
Demand Deposits	213,151,683.67	212,061,924.28	1,089,759.39+
Officers' Checks, etc.	2,838,288.77	3,178,787.21	340,498.44—
U. S. Govt. Funds	5,090,191.42	4,692,733.77	397,457.65+
Other Public Funds	36,541,111.18	30,816,820.11	5,724,291.07+
Time Certificates	6,003,914.22	5,297,785.70	706,128.52+
Savings Deposits	54,194,174.70	52,028,809.42	2,165,365.28+
Other Liabilities	1,453,128.53	1,440,748.97	12,379.56+
	$352,740,376.22	$341,540,420.56	$ 11,199,955.66+

Aggregate Resources and Liabilities o
Montana, December 31, 1953, Comp

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Real Estate Loans	$ 28,458,037.48	$ 24,239,045.62	$ 4,218,991.86+
Real Estate Contracts	58,586.32	61,857.25	3,270.93—
Real Estate Owned	2,702.77		2,702.77+
Office Building, Furniture and Fixtures	282,224.39	214,644.14	67,580.25+
Stock Loans	89,996.18	60,557.98	29,438.20+
Bonds, Warrants, etc.	4,406,848.75	4,134,898.17	271,950.58+
Cash and Due from Banks	1,887,719.17	1,636,322.18	251,396.99+
Stock in Federal Home Loan Bank	461,100.00	419,900.00	41,200.00+
Other Resources	20,713.20	26,033.62	5,320.42—
	$ 35,667,928.26	$ 30,793,258.96	$ 4,874,669.30+

Aggregate Resources and Liabilities of 38 National Banks of Montana, December 31, 1953, Compared with Reports of December 31, 1952

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Loans and Discounts	$ 95,323,614.59	$ 81,012,312.80	$ 14,311,301.79+
U. S. Government Securities	140,545,626.04	150,551,855.75	10,006,229.71—
Other Bonds and Securities	21,776,418.78	23,397,083.37	1,620,664.59—
Cash and Due from Banks	86,995,864.62	88,220,275.99	1,224.411.37—
Banking House—F. and F.	2,962,546.41	2,936,791.29	25,755.12+
Other Real Estate			
Other Assets	1,054,902.23	3,034,783.22	1,979,880.99—
	$348,658,972.67	$349,153,102.42	$ 494,129.75—
LIABILITIES:			
Demand Deposits	$219,928,951.99	$226,682,873.03	$ 6,753,921.04—
Time Deposits	60,123,459.26	56,929,351.39	3,194,107.87+
Public Deposits	33,666,776.08	31,845,097.13	1,821,678.95+
Due to Banks	15,488,507.12	14,704,202.72	784,304.40+
Capital Stock	5,480,000.00	5,245,000.00	235,000.00+
Surplus	6,792,000.00	6,226,000.00	566,000.00+
Undivided Profits	3,078,415.64	2,707,769.65	370,645.99+
Reserves	245,667.21	217,137.26	28,529.95+
Bills Payable and Rediscounts	850,000.00	50,000.00	800,000.00+
Other Liabilities	3,005,195.37	4,545,671.24	1,540,475.87—
	$348,658,972.67	$349,153,102.42	$ 494,129.75—
GRAND TOTAL — ALL BANKS IN MONTANA	**$701,399,348.89**	**$690,693,522.98**	**$ 10,705,825.91+**

---

5 Building and Loan Associations of
with Reports of December 31, 1952

LIABILTIES:			
Installment Stock	$ 19,216,106.01	$ 15,781,825.95	$ 3,434.280.06+
Prepaid Stock	2,121,409.79	1,858,688.49	262,721.30+
Full Paid Stock	11,311,340.00	10,488,565.00	822,775.00+
Bills Payable	82,362.90	65,871.16	16,491.74+
Due Borrowers	476,615.58	317,813.92	158,801.66+
Other Liabilities	12,938.31	17,150.52	4,212.21—
Contingent Fund	1,238,198.64	1,190,245.06	47,953.58+
Reserves and Undivided Profits	1,208,957.03	1,073,098.86	135,858.17+
	$ 35,667,928.26	$ 30,793,258.96	$ 4,874,669.30+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO
~~Supp~~
No. 170

No. 170

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

JUNE 30, 1954

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - Deputy Examiner
T. L. GOSSACK - - - Deputy Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1954, Compared with Reports of June 30, 1953

RESOURCES:	June 30, 1954	June 30, 1953	Increase+ Decrease—
Loans and Discounts	$ 96,492,667.96	$ 90,558,809.51	$ 5,933,858.45+
Overdrafts	69,770.60	64,417.13	5,353.47+
U. S. Govt. Bonds	139,210,043.79	135,337,337.32	3,872,706.47+
Other Public Bonds	17,333,194.52	13,852,975.82	3,480,218.70+
Bonds, Warrants, etc.	7,926,077.69	7,087,749.37	838,328.32+
Stock Federal Res. Bank	284,900.00	276,050.00	8,850.00+
Cash and Due from Banks	76,611,476.69	68,955,346.84	7,656,129.85+
Banking House	646,384.90	665,141.69	18,756.79—
Furniture and Fixtures	432,806.49	318,994.36	113,812.13+
Other Real Estate	15,658.68	17,769.57	2,110.89—
Other Assets	583,303.39	536,616.22	46,687.17+
	$339,606,284.71	$317,671,207.83	$ 21,935,076.88+
		Increase	$ 21,935,076.88+

LIABILITIES:			
Capital: Common	$ 5,965,000.00	$ 5,715,000.00	$ 250,000.00+
Capital: Preferred		25,000.00	25,000.00—
Capital: Debentures			
Surplus	6,918,000.00	6,509,000.00	409,000.00+
Undivided Profits	4,352,382.57	3,841,031.28	511,351.29+
Reserves	937,052.41	787,759.01	149,293.40+
Due to Banks	14,556,381.90	12,423,318.81	2,133,063.09+
Demand Deposits	201,642,848.10	190,289,560.86	11,353,287.24+
Officers' Checks, etc.	2,636,144.09	2,954,598.82	318,454.73—
U. S. Govt. Funds	6,825,340.96	3,462,728.54	3,362,612.42+
Other Public Funds	32,334,571.40	32,202,397.24	132,174.16+
Time Certificates	7,061,894.04	5,484,336.36	1,577,557.68+
Savings Deposits	55,035,096.11	52,749,317.99	2,285,778.12+
Other Liabilities	1,341,573.13	1,227,158.92	114,414.21+
	$339,606,284.71	$317,671,207.83	$ 21,935,076.88+
		Increase	$ 21,935,076.88+

Aggregate Resources and Liabilities o Montana, June 30, 1954, Compa

RESOURCES:	June 30, 1954	June 30, 1953	Increase+ Decrease—
Real Estate Loans	$ 31,513,639.37	$ 26,614,900.62	$ 4,898,738.75+
Real Estate Contracts	61,657.87	71,369.32	9,711.45—
Real Estate Owned	19,701.64	2,083.81	17,617.83+
Office Building, Furniture and Fixtures	299,380.11	265,258.92	34,121.19+
Stock Loans	277,883.18	118,833.88	159,049.30+
Bonds, Warrants, etc.	4,965,169.10	4,537,736.45	427,432.65+
Cash and Due from Banks	1,713,920.31	1,544,351.12	169,569.19+
Stock in Federal Home Loan Bank	513,800.00	446,100.00	67,700.00+
Other Resources	30,900.23	23,147.02	7,753.21+
	$ 39,396,051.81	$ 33,623,781.14	$ 5,772,270.67+
		Increase	$ 5,772,270.67+

Aggregate Resources and Liabilities of 38 National Banks of Montana, June 30, 1954, Compared with Reports of June 30, 1953

RESOURCES:	June 30, 1954	June 30, 1953	Increase+ Decrease—
Loans and Discounts	$ 94,201,288.63	$ 85,238,008.24	$ 8,963,280.39+
U. S. Government Securities	133,353,747.94	130,485,091.76	2,868,656.18+
Other Bonds and Securities	21,265,834.91	24,283,072.65	3,017,237.74—
Cash and Due from Banks	80,784,542.49	73,991,515.75	6,793,026.74+
Banking House—F. and F.	2,931,917.36	2,941,635.28	9,717.92—
Other Real Estate	25,000.00	8,000.00	17,000.00+
Other Assets	1,066,661.65	841,079.35	225,582.30+
	$333,628,992.98	$317,788,403.03	$ 15,840,589.95+
		Increase	$ 15,840,589.95+

LIABILITIES:			
Demand Deposits	$205,203,423.34	$200,649,707.30	$ 4,553,716.04+
Time Deposits	62,286,346.94	57,283,479.46	5,002,867.48+
Public Deposits	33,285,675.30	31,279,291.63	2,006,383.67+
Due to Banks	13,983,057.76	11,159,969.87	2,823,087.89+
Capital Stock	5,480,000.00	5,480,000.00	
Surplus	6,787,000.00	6,478,000.00	309,000.00+
Undivided Profits	3,343,254.57	2,662,597.25	680,657.32+
Reserves	177,180.28	141,236.82	35,943.46+
Bills Payable and Rediscounts	400,000.00	200,000.00	200,000.00+
Other Liabilities	2,683,054.79	2,454,120.70	228,934.09+
	$333,628,992.98	$317,788,403.03	$ 15,840,589.95+
		Increase	$ 15,840,589.95+
GRAND TOTAL — ALL BANKS IN MONTANA	**$673,235,277.69**	**$635,459,610.86**	**$ 37,775,666.83+**

---

5 Building and Loan Associations of
l with Reports of June 30, 1953

LIABILITIES:			
Installment Stock	$ 21,433,744.29	$ 17,345,995.85	$ 4,087,748.44+
Prepaid Stock	2,317,153.65	2,445,619.50	128,465.85—
Full Paid Stock	12,036,140.00	10,547,515.00	1,488,625.00+
Bills Payable	264,205.94	250,631.35	13,574.59+
Due Borrowers	714,864.45	680,764.94	34,099.51+
Other Liabilities	25,913.17	58,774.00	32,860.83—
Contingent Fund	1,447,228.95	1,143,917.59	303,311.36+
Reserves and Undivided Profits	1,156,801.36	1,150,562.91	6,238.45+
	$ 39,396,051.81	$ 33,623,781.14	$ 5,772,270.67+
		Increase	$ 5,772,270.67+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO
~~S~~
no. 171

No. 171

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

December 31, 1954

THE LIBRARY OF THE
FEB -2 1955
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - - Examiner
L. W. ALKE - - - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of (71) State Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase+ Decrease—
Loans and Discounts	$106,489,152.90	$108,858,181.93	$ 2,369,029.03—
Overdrafts	65,003.04	64,502.71	500.33+
U. S. Government Bonds	149,233,361.19	139,185,280.81	10,048,080.38+
Other Public Bonds	18,515,382.86	15,974,386.45	2,540,996.41+
Bonds, Warrants, etc.	8,816,623.18	8,232,038.87	584,584.31+
Stock Federal Reserve Bank	297,300.00	280,400.00	16,900.00+
Cash and Due from Banks	76,457,632.51	78,612,604.65	2,154,972.14—
Banking House	738,473.48	701,029.91	37,443.57+
Furniture and Fixtures	322,551.03	333,967.56	11,416.53—
Other Real Estate	1,011.00	19,642.36	18,631.36—
Other Assets	444,118.95	478,340.97	34,222.02—
	$361,380,610.14	$352,740,376.22	$ 8,640,233.92+
		Increase	$ 8,640,233.92+

LIABILITIES:			
Capital: Common	$ 5,965,000.00	$ 5,745,000.00	$ 220,000.00+
Capital: Preferred		15,000.00	15,000.00—
Capital: Debentures:			
Surplus	7,395,000.00	6,723,000.00	672,000.00+
Undivided Profits	4,582,337.50	4,168,170.76	414,166.74+
Reserves	1,012,237.68	804,579.57	207,658.11+
Due to Banks	16,209,435.77	16,012,133.40	197,302.37+
Demand Deposits	217,075,882.98	213,151,683.67	3,924,199.31+
Officers' Checks, etc.	3,289,948.47	2,838,288.77	451,659.70+
U. S. Govt. Funds	6,389,651.40	5,090,191.42	1,299,459.98+
Other Public Funds	34,201,296.09	36,541,111.18	2,339,815.09—
Time Certificates	6,855,211.63	6,003,914.22	851,297.41+
Savings Deposits	56,860,899.17	54,194,174.70	2,666,724.47+
Other Liabilities	1,543,709.45	1,453,128.53	90,580.92+
	$361,380,610.14	$352,740,376.22	$ 8,640,233.92+
		Increase	$ 8,640,233.92+

Aggregate Resources and Liabilities of Montana, December 31, 1954, Comp

RESOURCES:	December 31, 1954	December 31, 1953	Increase+ Decrease—
Real Estate Loans	$ 34,067,623.07	$ 28,458,037.48	$ 5,609,585.59+
Real Estate Contracts	86,417.35	58,586.32	27,831.03+
Real Estate Owned	23,667.19	2,702.77	20,964.42+
Office Building, Furniture and Fixtures	423,422.14	282,224.39	141,197.75+
Stock Loans	128,922.24	89,996.18	38,926.06+
Bonds, Warrants, etc.	4,503,390.36	4,406,848.75	96,541.61+
Cash and Due from Banks	2,146,410.41	1,887,719.17	258,691.24+
Stock in Federal Home Loan Bank	553,800.00	461,100.00	92,700.00+
Other Resources	18,529.10	20,713.20	2,184.10—
	$ 41,952,181.86	$ 35,667,928.26	$ 6,284,253.60+
		Increase	$ 6,284,253.60+

Aggregate Resources and Liabilities of (39) National Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase+ Decrease—
Loans and Discounts	$ 98,206,881.08	$ 95,323,614.59	$ 2,883,266.49+
U. S. Government Securities	151,627,508.91	140,545,626.04	11,081,882.87+
Other Bonds and Securities	23,908,095.17	21,776,418.78	2,131,676.39+
Cash and Due from Banks	88,423,516.45	86,995,864.62	1,427,651.83+
Banking House—F. and F.	3,100,968.92	2,962,546.41	138,422.51+
Other Real Estate	45,000.00		45,000.00+
Other Assets	952,534.38	1,054,902.23	102,367.85—
	$366,264,504.91	$348,658,972.67	$ 17,605,532.24+
		Increase	$ 17,605,532.24+
LIABILITIES:			
Demand Deposits	$227,968,145.64	$219,928,951.99	$ 8,039,193.65+
Time Deposits	64,713,988.51	60,123,459.26	4,590,529.25+
Public Deposits	35,547,376.61	33,666,776.08	1,880,600.53+
Due to Banks	18,030,508.48	15,488,507.12	2,542,001.36+
Capital Stock	5,615,000.00	5,480,000.00	135,000.00+
Surplus	7,055,000.00	6,792,000.00	263,000.00+
Undivided Profits	3,738,229.82	3,078,415.64	659,814.18+
Reserves	290,205.90	245,667.21	44,538.69+
Bills Payable and Rediscounts		850,000.00	850,000.00—
Other Liabilities	3,306,049.95	3,005,195.37	300,854.58+
	$366,264,504.91	$348,658,972.67	$ 17,605,532.24+
		Increase	$ 17,605,532.24+
GRAND TOTAL — ALL BANKS IN MONTANA	**$727,645,115.05**	**$701,399,348.89**	**$ 26,245,766.16+**

---

5) Building and Loan Associations of
d with Reports of December 31, 1953

LIABILITIES:			
Installment Stock	$ 23,267,535.45	$ 19,216,106.01	$ 4,051,429.44+
Prepaid Stock	2,461,516.09	2,121,409.79	340,106.30+
Full Paid Stock	12,670,265.00	11,311,340.00	1,358,925.00+
Bills Payable	218,523.56	82,362.90	136,160.66+
Due Borrowers	438,250.74	476,615.58	38,364.84—
Other Liabilities	101,139.98	12,938.31	88,201.67+
Contingent Fund	1,585,937.15	1,238,198.64	347,738.51+
Reserves and Undivided Profits	1,209,013.89	1,208,957.03	56.86+
	$ 41,952,181.86	$ 35,667,928.26	$ 6,284,253.60+
		Increase	$ 6,284,253.60+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chester	Liberty County Bank (1)
inook	First State Bank (1)
oteau	Citizen's State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers' State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens' Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens' State Bank
Shelby	First State Bank
	Toole County State Bank
eridan	Bank of Sheridan
mers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO

No 172

No. 172

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

June 30, 1955

THE LIBRARY OF THE

AUG 1 0 1955

UNIVERSITY OF ILLINOIS

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - - Examiner
L. W. ALKE - - - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1955, Compared with Reports of June 30, 1954

RESOURCES:	June 30, 1955	June 30, 1954	Increase+ Decrease—
Loans and Discounts	$110,339,728.88	$ 96,492,667.96	$ 13,847,060.92+
Overdrafts	88,817.64	69,770.60	19,047.04+
U. S. Govt. Bonds	137,527,593.02	139,210,043.79	1,682,450.77—
Other Public Bonds	19,842,304.76	17,333,194.52	2,509,110.24+
Bonds, Warrants, etc.	10,009,460.00	7,926,077.69	2,083,382.31+
Stock Federal Res. Bank	302,900.00	284,900.00	18,000.00+
Cash and Due from Banks	69,347,578.84	76,611,476.69	7,263,897.85—
Banking House	700,199.08	646,384.90	53,814.18+
Furniture and Fixtures	368,848.40	432,806.49	63,958.09—
Other Real Estate	156,021.00	15,658.68	140,362.32+
Other Assets	631,677.09	583,303.39	48,373.70+
	$349,315,128.71	$339,606,284.71	$ 9,708,844.00+
		Increase	$ 9,708,844.00+

LIABILITIES:			
Capital: Common	$ 6,005,000.00	$ 5,965,000.00	$ 40,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	7,671,000.00	6,918,000.00	753,000.00+
Undivided Profits	4,325,434.21	4,352,382.57	26,948.36—
Reserves	1,009,581.87	937,052.41	72,529.46+
Due to Banks	11,487,805.45	14,556,381.90	3,068,576.45—
Demand Deposits	205,792,104.58	201,642,848.10	4,149,256.48+
Officers' Checks, etc.	2,714,898.13	2,636,144.09	78,754.04+
U. S. Govt. Funds	7,068,371.11	6,825,340.96	243,030.15+
Other Public Funds	36,174,562.94	32,334,571.40	3,839,991.54+
Time Certificates	7,862,026.75	7,061,894.04	800,132.71+
Savings Deposits	57,630,607.48	55,035,096.11	2,595,511.37+
Bills Payable	85,000.00		85,000.00+
Other Liabilities	1,488,736.19	1,341,573.13	147,163.06+
	$349,315,128.71	$339,606,284.71	$ 9,708,844.00+
		Increase	$ 9,708,844.00+

Aggregate Resources and Liabilities
Montana, June 30, 1955, Comp

RESOURCES:	June 30, 1955	June 30, 1954	Increase+ Decrease—
Real Estate Loans	$ 37,414,622.76	$ 31,513,639.37	$ 5,900,983.39+
Real Estate Contracts	106,691.71	61,657.87	45,033.84+
Real Estate Owned	17,716.12	19,701.64	1,985.52—
Office Building, Furniture and Fixtures	423,435.75	299,380.11	124,055.64+
Stock Loans	263,309.20	277,883.18	14,573.98—
Bonds, Warrants, etc.	4,598,205.57	4,965,169.10	366,963.53—
Cash and Due from Banks	2,532,855.62	1,713,920.31	818,935.31+
Stock in Federal Home Loan Bank	615,900.00	513,800.00	102,100.00+
Other Resources	9,167.75	30,900.23	21,732.48—
	$ 45,981,904.48	$ 39,396,051.81	$ 6,585,852.67+
		Increase	$ 6,585,852.67+

Aggregate Resources and Liabilities of 40 National Banks of Montana, June 30, 1955, Compared with Reports of June 30, 1954

RESOURCES:	June 30, 1955	June 30, 1954	Increase+ Decrease—
Loans and Discounts	$108,477,136.80	$ 94,201,288.63	$ 14,275,848.17+
U. S. Govt. Securities	132,445,056.46	133,353,747.94	908,691.48—
Other Bonds and Securities	25,050,961.98	21,265,834.91	3,785,127.07+
Cash and Due from Banks	76,041,723.29	80,784,542.49	4,742,819.20—
Banking House—F. and F.	3,754,200.05	2,931,917.36	822,282.69+
Other Real Estate	116,245.98	25,000.00	91,245.98+
Other Assets	1,193,357.77	1,066,661.65	126,696.12+
	$347,078,682.33	$333,628,992.98	$ 13,449,689.35+
		Increase	$ 13,449,689.35+

LIABILITIES:	June 30, 1955	June 30, 1954	Increase+ Decrease—
Demand Deposits	$209,392,685.01	$205,203,423.34	$ 4,189,261.67+
Time Deposits	67,389,717.33	62,286,346.94	5,103,370.39+
Public Deposits	37,275,866.14	33,285,675.30	3,990,190.84+
Due to Banks	12,191,059.42	13,983,057.76	1,791,998.34—
Capital Stock	5,782,500.00	5,480,000.00	302,500.00+
Surplus	7,170,000.00	6,787,000.00	383,000.00+
Undivided Profits	4,182,910.63	3,343,254.57	839,656.06+
Reserves	236,464.92	177,180.28	59,284.64+
Bills Payable and Rediscounts	600,000.00	400,000.00	200,000.00+
Other Liabilities	2,857,478.88	2,683,054.79	174,424.09+
	$347,078,682.33	$333,628,992.98	$ 13,449,689.35+
		Increase	$ 13,449,689.35+
GRAND TOTAL — ALL BANKS IN MONTANA	**$696,393,811.04**	**$673,235,277.69**	**$ 23,158,533.35+**

---

5 Building and Loan Associations of with Reports of June 30, 1954

LIABILITIES:			
Installment Stock	$ 25,536,986.70	$ 21,433,744.29	$ 4,103,242.41+
Prepaid Stock	2,645,137.86	2,317,153.65	327,984.21+
Full Paid Stock	13,474,990.00	12,036,140.00	1,438,850.00+
Bills Payable	360,528.76	264,205.94	96,322.82+
Due Borrowers	979,763.69	714,864.45	264,899.24+
Other Liabilities	17,049.75	25,913.17	8,863.42—
Contingent Fund	1,792,383.96	1,447,228.95	345,155.01+
Reserves and Undivided Profits	1,175,063.76	1,156,801.36	18,262.40+
	$ 45,981,904.48	$ 39,396,051.81	$ 6,585,852.67+
		Increase	$ 6,585,852.67+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
ozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
hoteau	Citizens State Bank (1)
olumbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
onan	Ronan State Bank (1)
oundup	Miners and Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
eridan	Bank of Sheridan
mers	State Bank of Somers
anford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO

MO 173

No. 173

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

December 31, 1955

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - - Examiner
L. W. ALKE - - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1955, Compared with Reports of December 31, 1954

RESOURCES:	December 31, 1955	December 31, 1954	Increase+ Decrease—
Loans and Discounts	$137,757,658.19	$106,489,152.90	$ 31,268,505.29+
Overdrafts	56,822.68	65,003.04	8,180.36—
U. S. Government Bonds	129,818,185.01	149,233,361.19	19,415,176.18—
Other Public Bonds	22,690,741.81	18,515,382.86	4,175,358.95+
Bonds, Warrants, etc.	8,773,208.84	8,816,623.18	43,414.34—
Stock Federal Reserve Bank	316,250.00	297,300.00	18,950.00+
Cash and Due from Banks	73,797,523.67	76,457,632.51	2,660,108.84—
Banking House	1,140,215.78	738,473.48	401,742.30+
Furniture and Fixtures	514,806.22	322,551.03	192,255.19+
Other Real Estate	374,413.62	1,011.00	373,402.62+
Other Assets	558,667.79	444,118.95	114,548.84+
	$375,798,493.61	$361,380,610.14	$ 14,417,883.47+
		Increase	$ 14,417,883.47+

LIABILITIES:			
Capital: Common	$ 6,485,000.00	$ 5,965,000.00	$ 520,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	7,996,000.00	7,395,000.00	601,000.00+
Undivided Profits	5,102,391.77	4,582,337.50	520,054.27+
Reserves	1,269,781.92	1,012,237.68	257,544.24+
Due to Banks	14,999,258.43	16,209,435.77	1,210,177.34—
Demand Deposits	220,886,510.22	217,075,882.98	3,810,627.24+
Officers' Checks, etc.	3,455,266.74	3,289,948.47	165,318.27+
U. S. Govt. Funds	4,944,653.89	6,389,651.40	1,444,997.51—
Other Public Funds	41,779,884.74	34,201,296.09	7,578,588.65+
Time Certificates	8,754,453.74	6,855,211.63	1,899,242.11+
Savings Deposits	58,308,483.08	56,860,899.17	1,447,583.91+
Borrowed Money	100,000.00		100,000.00+
Other Liabilities	1,716,809.08	1,543,709.45	173,099.63+
	$375,798,493.61	$361,380,610.14	$ 14,417,883.47+
		Increase	$ 14,417,883.47+

Aggregate Resources and Liabilities o
Montana, December 31, 1955, Comp

RESOURCES:	December 31, 1955	December 31, 1954	Increase+ Decrease—
Real Estate Loans	$ 40,252,365.99	$ 34,067,623.07	$ 6,184,742.92+
Real Estate Contracts	140,968.62	86,417.35	54,551.27+
Real Estate Owned	32,789.50	23,667.19	9,122.31+
Office Building, Furniture and Fixtures	500,488.75	423,422.14	77,066.61+
Stock Loans	166,982.98	128,922.24	38,060.74+
Bonds, Warrants, etc.	4,807,884.16	4,503,390.36	304,493.80+
Cash and Due from Banks	2,246,543.81	2,146,410.41	100,133.40+
Stock in Federal Home Loan Bank	640,900.00	553,800.00	87,100.00+
Other Resources	40,182.11	18,529.10	21,653.01+
	$ 48,829,105.92	$ 41,952,181.86	$ 6,876,924.06+
		Increase	$ 6,876,924.06+

Aggregate Resources and Liabilities of (40) National Banks of Montana, December 31, 1955, Compared with Reports of December 31, 1954

RESOURCES:	December 31, 1955	December 31, 1954	Increase+ Decrease—
Loans and Discounts	$128,331,273.25	$ 98,206,881.08	$ 30,124,392.17+
U. S. Government Securities	130,650,012.70	151,627,508.91	20,977,496.21—
Other Bonds and Securities	28,094,625.67	23,908,095.17	4,186,530.50+
Cash and Due from Banks	79,320,603.76	88,423,516.45	9,102,912.69—
Banking House—F. and F.	4,498,776.29	3,100,968.92	1,397,807.37+
Other Real Estate	176,071.84	45,000.00	131,071.84+
Other Assets	1,053,877.93	952,534.38	101,343.55+
	$372,125,241.44	$366,264,504.91	$ 5,860,736.53+
		Increase	$ 5,860,736.53+

LIABILITIES:			
Demand Deposits	$225,385,325.50	$227,968,145.64	$ 2,582,820.14—
Time Deposits	69,381,406.26	64,713,988.51	4,667,417.75+
Public Deposits	39,772,840.81	35,547,376.61	4,225,464.20+
Due to Banks	14,025,537.68	18,030,508.48	4,004,970.80—
Capital Stock	7,257,500.00	5,615,000.00	1,642,500.00+
Surplus	7,632,000.00	7,055,000.00	577,000.00+
Undivided Profits	4,003,907.93	3,738,229.82	265,678.11+
Reserves	348,654.00	290,205.90	58,448.10+
Bills Payable and Rediscounts	650,000.00		650,000.00+
Other Liabilities	3,668,069.26	3,306,049.95	362,019.31+
	$372,125,241.44	$366,264,504.91	$ 5,860,736.53+
		Increase	$ 5,860,736.53+
GRAND TOTAL — ALL BANKS IN MONTANA	**$747,923,735.05**	**$727,645,115.05**	**$ 20,278,620.00+**

---

5) Building and Loan Associations of
with Reports of December 31, 1954

LIABILITIES:			
Installment Stock	$ 27,505,886.54	$ 23,267,535.45	$ 4,238,351.09+
Prepaid Stock	2,802,126.36	2,461,516.09	340,610.27+
Full Paid Stock	14,007,065.00	12,670,265.00	1,336,800.00+
Bills Payable	631,692.20	218,523.56	413,168.64+
Due Borrowers	718,479.33	438,250.74	280,228.59+
Other Liabilities	15,075.73	101,139.98	86,064.25—
Contingent Fund	1,741,973.71	1,585,937.15	156,036.56+
Reserves and Undivided Profits	1,406,807.05	1,209,013.89	197,793.16+
	$ 48,829,105.92	$ 41,952,181.86	$ 6,876,924.06+
		Increase	$ 6,876,924.06+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Butte	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of 15 State Chartered Credit Unions, June 30, 1956, Compared With Reports of June 30, 1955

	June 30, 1956	June 30, 1955	Increase+ Decrease—
RESOURCES:			
Loans	$ 735,912.55	$ 549,165.67	$ 186,746.88+
Investments	43,661.80	7,398.18	36,263.62+
Real Estate Owned		27,500.00	27,500.00—
Office Building Fur. & Fix.	3,672.99	3,045.00	627.99+
Cash and Due from Banks	45,654.08	68,110.42	22,456.34—
	$ 828,901.42	$ 655,219.27	$ 173,682.15+
		Increase	$ 173,682.15+
LIABILITIES:			
Shares	$ 670,463.27	$ 532,251.37	$ 138,211.90+
Reserve Fund	33,395.86	20,056.50	13,339.36+
Undivided Earnings	66,742.29	55,811.40	10,930.89+
Bills Payable	58,300.00	47,100.00	11,200.00+
	$ 828,901.42	$ 655,219.27	$ 173,682.15+
		Increase	$ 173,682.15+

•

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Billings	Northwest Carter Credit Union
Billings	Pagasus Credit Union
Billings	Reporter-McKee Credit Union
Butte	Associated Credit Union
Dixon	Leon Farmers Credit Union
Great Falls	Montana Central Credit Union
Havre	Great Northern Credit Union
Helena	State Capitol Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
MO

~~[illegible]~~

no 174

No. 174

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations

June 30, 1956

THE LIBRARY OF THE
AUG 6 1956
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - - Examiner
L. W. ALKE - - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, June 30, 1956, Compared with Reports of June 30, 1955

RESOURCES:	June 30, 1956	June 30, 1955	Increase+ Decrease—
Loans and Discounts	$129,368,318.64	$110,339,728.88	$ 19,028,589.76+
Overdrafts	103,525.94	88,817.64	14,708.30+
U. S. Govt. Bonds	127,156,566.30	137,527,593.02	10,371,026.72—
Other Public Bonds	23,744,421.86	19,842,304.76	3,902,117.10+
Bonds, Warrants, etc.	10,082,205.38	10,009,460.00	72,745.38+
Stock Federal Res. Bank	322,100.00	302,900.00	19,200.00+
Cash and Due from Banks	70,544,051.21	69,347,578.84	1,196,472.37+
Banking House	1,375,231.52	700,199.08	675,032.44+
Furniture and Fixtures	650,479.49	368,848.40	281,631.09+
Other Real Estate	202,072.74	156,021.00	46,051.74+
Other Assets	848,547.93	631,677.09	216,870.84+
	$364,397,521.01	$349,315,128.71	$ 15,082,392.30+
		Increase	$ 15,082,392.30+

LIABILITIES:			
Capital: Common	$ 6,585,000.00	$ 6,005,000.00	$ 580,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	8,077,500.00	7,671,000.00	406,500.00+
Undivided Profits	5,587,471.70	4,325,434.21	1,262,037.49+
Reserves	1,060,519.56	1,009,581.87	50,937.69+
Due to Banks	14,570,300.25	11,487,805.45	3,082,494.80+
Demand Deposits	206,422,490.17	205,792,104.58	630,385.59+
Officers' Checks, etc.	3,208,672.49	2,714,898.13	493,774.36+
U. S. Govt. Funds	6,707,033.92	7,068,371.11	361,337.19—
Other Public Funds	37,639,938.03	36,174,562.94	1,465,375.09+
Time Certificates	9,849,091.83	7,862,026.75	1,987,065.08+
Savings Deposits	62,646,847.87	57,630,607.48	5,016,240.39+
Bills Payable	99,638.36	85,000.00	14,638.36+
Other Liabilities	1,943,016.83	1,488,736.19	454,280.64+
	$364,397,521.01	$349,315,128.71	$ 15,082,392.30+
		Increase	$ 15,082,392.30+

Aggregate Resources and Liabilities
Montana, June 30, 1956, Compa

RESOURCES:	June 30, 1956	June 30, 1955	Increase+ Decrease—
Real Estate Loans	$ 43,549,922.07	$ 37,414,622.76	$ 6,135,299.31+
Real Estate Contracts	211,571.84	106,691.71	104,880.13+
Real Estate Owned	17,716.12	17,716.12	
Office Building, Furniture and Fixtures	752,403.23	423,435.75	328,967.48+
Stock Loans	232,025.07	263,309.20	31,284.13—
Bonds, Warrants, etc.	4,528,570.66	4,598,205.57	69,634.91—
Cash and Due from Banks	2,171,701.40	2,532,855.62	361,154.22—
Stock in Federal Home Loan Bank	754,300.00	615,900.00	138,400.00+
Other Resources	49,625.84	9,167.75	40,458.09+
	$ 52,267,836.23	$ 45,981,904.48	$ 6,285,931.75+
		Increase	$ 6,285,931.75+

Aggregate Resources and Liabilities of 40 National Banks of Montana, June 30, 1956, Compared With Reports of June 30, 1955

RESOURCES:	June 30, 1956	June 30, 1955	Increase+ Decrease—
Loans and Discounts	$132,223,213.54	$108,477,136.80	$ 23,746,076.74+
U. S. Govt. Securities	117,744,696.39	132,445,056.46	14,700,360.07—
Other Bonds & Securities	28,040,119.75	25,050,961.98	2,989,157.77+
Cash & Due from Banks	73,926,389.10	76,041,723.29	2,115,334.19—
Banking House—F. & F.	4,848,302.71	3,754,200.05	1,094,102.66+
Other Real Estate	199,889.33	116,245.98	83,643.35+
Other Assets	1,223,155.91	1,193,357.77	29,798.14+
	$358,205,766.73	$347,078,682.33	$ 11,127,084.40+
		Increase	$ 11,127,084.40+

LIABILITIES:			
Demand Deposits	$206,951,594.60	$209,392,685.01	$ 2,441,090.41—
Time Deposits	74,168,212.24	67,389,717.33	6,778,494.91+
Public Deposits	42,149,896.81	37,275,866.14	4,874,030.67+
Due to Banks	11,870,115.68	12,191,059.42	320,943.74—
Capital Stock	7,332,500.00	5,782,500.00	1,550,000.00+
Surplus	7,772,000.00	7,170,000.00	602,000.00+
Undivided Profits	3,625,984.84	4,182,910.63	556,925.79—
Reserves	215,159.92	236,464.92	21,305.00—
Bills Payable & Rediscounts	350,000.00	600,000.00	250,000.00—
Other Liabitities	3,770,302.64	2,857,478.88	912,823.76+
	$358,205,766.73	$347,078,682.33	$ 11,127,084.40+
		Increase	$ 11,127,084.40+

GRAND TOTAL—ALL BANKS IN MONTANA	**$722,603,287.74**	**$696,393,811.04**	**$ 26,209,476.70+**

Building and Loan Associations of
With Reports of June 30, 1955

LIABILITIES:			
Installment Stock	$ 29,989,038.54	$ 25,536,986.70	$ 4,452,051.84+
Prepaid Stock	3,940,708.62	2,645,137.86	1,295,570.76+
Full Paid Stock	13,616,715.00	13,474,990.00	141,725.00+
Bills Payable	572,478.18	360,528.76	211,949.42+
Due Borrowers	692,114.06	979,763.69	287,649.63—
Other Liabilities	87,567.49	17,049.75	70,517.74+
Contingent Fund	1,880,966.41	1,792,383.96	88,582.45+
Reserves & Undivided Profits	1,488,247.93	1,175,063.76	313,184.17+
	$ 52,267,836.23	$ 45,981,904.48	$ 6,285,931.75+
		Increase	$ 6,285,931.75+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Butte	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of 15 State Chartered Credit Unions, December 31, 1956, Compared with Reports of December 31, 1955

	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
RESOURCES:			
Loans	$ 775,281.92	$ 614,926.18	$ 160,355.74+
Investments	14,310.44	33,117.45	18,807.01—
Real Estate Owned	27,044.80	22,500.00	4,544.80+
Office Building Fur. & Fix.	3,612.60	3,254.36	358.24+
Cash and Due from Banks	74,802.48	87,292.89	12,490.41—
Other Assets	2,604.14	0	2,604.14+
	$ 897,656.38	$ 761,090.88	$ 136,565.50+
		Increase	$ 136,565.50+
LIABILITIES:			
Shares	$ 723,524.18	$ 626,482.13	$ 97,042.05+
Reserve Fund	40,988.73	29,198.50	11,790.23+
Undivided Earnings	46,702.94	50,079.88	3,376.94—
Bills Payable	60,810.00	55,330.37	5,479.63+
Other Liabilities	25,630.53	0	25,630.53+
	$ 897,656.38	$ 761,090.88	$ 136,565.50+
		Increase	$ 136,565.50+

•

STATE CHARTERED CREDIT UNIONS

Arlee	Leon Farmers Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Billings	Northwest Carter Credit Union
Billings	Pagasus Credit Union
Billings	Reporter-McKee Credit Union
Butte	Associated Credit Union
Great Falls	Montana Central Credit Union
Havre	Great Northern Credit Union
Helena	State Capitol Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.705
MO

Mo 175

No. 175

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

Building & Loan Associations & Credit Unions

December 31, 1956

THE LIBRARY OF THE
FEB 11 1957
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana, and 1 Trust Company, December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
Loans and Discounts	$140,626,515.18	$137,757,658.19	$ 2,868,856.99+
Overdrafts	78,105.61	56,822.68	21,282.93+
U. S. Government Bonds	134,854,926.15	129,818,185.01	5,036,741.14+
Other Public Bonds	23,702,847.41	22,690,741.81	1,012,105.60+
Bonds, Warrants, etc.	11,815,850.62	8,773,208.84	3,042,641.78+
Stock Federal Reserve Bank	324,650.00	316,250.00	8,400.00+
Cash and Due from Banks	76,523,342.84	73,797,523.67	2,725,819.17+
Banking House	1,221,151.99	1,140,215.78	80,936.21+
Furniture and Fixtures	646,889.83	514,806.22	132,083.61+
Other Real Estate	495,634.79	374,413.62	121,221.17+
Other Assets	707,728.81	558,667.79	149,061.02+
	$390,997,643.23	$375,798,493.61	$ 15,199,149.62+
		Increase	$ 15,199,149.62+

LIABILITIES:			
Capital: Common	$ 6,655,000.00	$ 6,485,000.00	$ 170,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	8,499,500.00	7,996,000.00	503,500.00+
Undivided Profits	5,596,730.26	5,102,391.77	494,338.49+
Reserves	537,142.74	1,269,781.92	732,639.18—
Due to Banks	15,359,983.78	14,999,258.43	360,725.35+
Demand Deposits	226,285,897.78	220,886,510.22	5,399,387.56+
Officers' Checks, etc.	3,630,484.54	3,455,266.74	175,217.80+
U. S. Gov't. Funds	5,169,547.69	4,944,653.89	224,893.80+
Other Public Funds	40,064,967.73	41,779,884.74	1,714,917.01—
Time Deposits	76,974,256.02	67,062,936.82	9,911,319.20+
Borrowed Money	100,000.00	100,000.00	
Other Liabilities	2,124,132.69	1,716,809.08	407,323.61+
	$390,997,643.23	$375,798,493.61	$ 15,199,149.62+
		Increase	$ 15,199,149.62+

Aggregate Resources and Liabilities of Montana, December 31, 1956, Compa

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
Real Estate Loans	$ 45,940,186.95	$ 40,252,365.99	$ 5,687,820.96+
Real Estate Contracts	373,587.35	140,968.62	232,618.73+
Real Estate Owned	17,716.12	32,789.50	15,073.38—
Office Building, Furniture and Fixtures	1,053,151.80	500,488.75	552,663.05+
Stock Loans	172,267.84	166,982.98	5,284.86+
Bonds, Warrants, etc.	4,370,094.16	4,807,884.16	437,790.00—
Cash and Due from Banks	1,998,257.42	2,246,543.81	248,286.39—
Stock in Federal Home Loan Bank	779,300.00	640,900.00	138,400.00+
Other Resources	86,581.83	40,182.11	46,399.72+
	$ 54,791,143.47	$ 48,829,105.92	$ 5,962,037.55+
		Increase	$ 5,962,037.55+

Aggregate Resources and Liabilities of 40 National Banks of Montana, December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
Loans and Discounts	$134,555,914.27	$128,331,273.25	$ 6,224,641.02+
U. S. Government Securities	128,330,695.92	130,650,012.70	2,319,316.78—
Other Bonds and Securities	29,148,903.39	28,094,625.67	1,054,277.72+
Cash and Due from Banks	88,370,184.97	79,320,603.76	9,049,581.21+
Banking House—F. & F.	5,254,308.57	4,498,776.29	755,532.28+
Other Real Estate	92,509.22	176,071.84	83,562.62—
Other Assets	1,101,392.34	1,053,877.93	47,514.41+
	$386,853,908.68	$372,125,241.44	$ 14,728,667.24+
		Increase	$ 14,728,667.24+

LIABILITIES:	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
Demand Deposits	$224,482,661.44	$225,385,325.50	$ 902,664.06—
Time Deposits	80,149,871.12	69,381,406.26	10,768,464.86+
Public Deposits	41,005,798.13	39,772,840.81	1,232,957.32+
Due to Banks	16,396,465.95	14,025,537.68	2,370,928.27+
Capital Stock	7,432,500.00	7,257,500.00	175,000.00+
Surplus	7,973,000.00	7,632,000.00	341,000.00+
Undivided Profits	4,145,073.66	4,003,907.93	141,165.73+
Reserves	268,764.58	348,654.00	79,889.42—
Bills Payable and Rediscounts	500,000.00	650,000.00	150,000.00—
Other Liabilities	4,499,773.80	3,668,069.26	831,704.54+
	$386,853,908.68	$372,125,241.44	$ 14,728,667.24+
		Increase	$ 14,728,667.24+

GRAND TOTAL—ALL BANKS IN MONTANA	**$777,851,551.91**	**$747,923,735.05**	**$ 29,927,816.86+**

Building and Loan Associations of
with Reports of December 31, 1955

LIABILITIES:	Dec. 31, 1956	Dec. 31, 1955	Increase+ Decrease—
Installment Stock	$ 31,830,116.20	$ 27,505,886.54	$ 4,324,229.66+
Prepaid Stock	3,105,441.21	2,802,126.36	303,314.85+
Full Paid Stock	14,904,040.00	14,007,065.00	896,975.00+
Bills Payable	673,794.68	631,692.20	42,102.48+
Due Borrowers	569,862.96	718,479.33	148,616.37—
Other Liabilities	91,425.57	15,075.73	76,349.84+
Contingent Fund	2,521,071.87	1,741,973.71	779,098.16+
Reserves and Undivided Profits	1,095,390.98	1,406,807.05	311,416.07—
	$ 54,791,143.47	$ 48,829,105.92	$ 5,962,037.55+
		Increase	$ 5,962,037.55+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Butte	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

---

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 22 State Chartered Credit Unions, June 20, 1957, Compared with Reports of June 30, 1956

	June 20, 1957	June 30, 1956	Increase+ Decrease—
RESOURCES:			
Loans	$ 875,251.29	$ 735,912.55	$ 139,338.74+
Investments	14,144.84	43,661.80	29,516.96—
Real Estate Owned	24,736.93		24,736.93+
Office Bldg. Furn. & Fix.	4,375.99	3,672.99	703.00+
Cash and Due from Banks	79,116.53	45,654.08	33,462.45+
	$ 997,625.58	$ 828,901.42	$ 168,724.16+
		Increase	$ 168,724.16+
LIABILITIES:			
Shares	$ 764,183.86	$ 670,463.27	$ 93,720.59+
Reserve Fund	41,877.09	33,395.86	8,481.23+
Undivided Earnings	67,527.27	66,742.29	784.98+
Bills Payable	103,587.13	58,300.00	45,287.13+
Other Liabilities	20,450.23		20,450.23+
	$ 997,625.58	$ 828,901.42	$ 168,724.16+
		Increase	$ 168,724.16+

•

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	Div. M. D. U. Credit Union
Billings	District Telephone Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Billings	Northwest Carter Credit Union
Billings	Pagasus Credit Union
Billings	Reporter-McKee Credit Union
Butte	Associated Credit Union
Charlo	Leon Farmers Credit Union
Great Falls	Montana Central Credit Union
Havre	Great Northern Credit Union
Helena	Montana Army National Guard Credit Union
Helena	State Capitol Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Federal Employees Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
MO

~~Supp~~
No. 176

No. 176

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies
June 6, 1957

•

National Banks
June 6, 1957

•

Building & Loan Associations
June 29, 1957

•

Credit Unions
June 20, 1957

LIBRARY OF THE
AUG 9 1957
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, June 6, 1957, Compared with Reports of June 30, 1956

RESOURCES:	June 6, 1957	June 30, 1956	Increase+ Decrease—
Loans and Discounts	$139,045,676.85	$129,368,318.64	$ 9,677,358.21+
Overdrafts	160,544.93	103,525.94	57,018.99+
U. S. Govt. Bonds	126,199,934.09	127,156,566.30	956,632.21—
Other Public Bonds	23,569,161.33	23,744,421.86	175,260.53—
Bonds, Warrants, etc.	13,457,700.86	10,082,205.38	3,375,495.48+
Stock Federal Reserve Bank	334,800.00	322,100.00	12,700.00+
Cash and Due from Banks	69,820,583.51	70,544,051.21	723,467.70—
Banking House	1,285,892.24	1,375,231.52	89,339.28—
Furniture and Fixtures	755,335.74	650,479.49	104,856.25+
Other Real Estate	432,968.91	202,072.74	230,896.17+
Other Assets	989,116.65	848,547.93	140,568.72+
	$376,051,715.11	$364,397,521.01	$ 11,654,194.10+
		Increase	$ 11,654,194.10+

LIABILITIES:			
Capital: Common	$ 6,815,000.00	$ 6,585,000.00	$ 230,000.00+
Surplus	8,729,000.00	8,077,500.00	651,500.00+
Undivided Profits	6,253,785.50	5,587,471.70	666,313.80+
Reserves	468,609.54	1,060,519.56	591,910.02—
Due to Banks	13,598,611.60	14,570,300.25	971,688.65—
Demand Deposits	203,530,176.28	206,422,490.17	2,892,313.89—
Officers' Checks, etc.	2,678,632.58	3,208,672.49	530,039.91—
U. S. Govt. Funds	5,716,776.15	6,707,033.92	990,257.77—
Other Public Funds	37,602,511.62	37,639,938.03	37,426.41—
Time Deposits	85,959,424.01	72,495,939.70	13,463,484.31+
Borrowed Money	2,300,000.00	99,638.36	2,200,361.64+
Other Liabilities	2,399,187.83	1,943,016.83	456,171.00+
	$376,051,715.11	$364,397,521.01	$ 11,654,194.10+
		Increase	$ 11,654,194.10+

Aggregate Resources and Liabilities
Montana, June 29, 1957, Comp

RESOURCES:	June 29, 1957	June 30, 1956	Increase+ Decrease—
Real Estate Loans	$ 47,651,068.71	$ 43,549,922.07	$ 4,101,146.64+
Real Estate Contracts	477,350.13	211,571.84	265,778.29+
Real Estate Owned	17,716.12	17,716.12	
Office Building, Furniture and Fixtures	1,250,306.35	752,403.23	497,903.12+
Stock Loans	323,717.68	232,025.07	91,692.61+
Bonds, Warrants, etc.	5,612,713.41	4,528,570.66	1,084,142.75+
Cash and Due from Banks	1,761,137.19	2,171,701.40	410,564.21—
Stock in Federal Home Loan Bank	825,600.00	754,300.00	71,300.00+
Other Resources	135,861.36	49,625.84	86,235.52+
	$ 58,055,470.95	$ 52,267,836.23	$ 5,787,634.72+
		Increase	$ 5,787,634.72+

Aggregate Resources and Liabilities of 41 National Banks of Montana, June 6, 1957, Compared with Reports of June 30, 1956

RESOURCES:	June 6, 1957	June 30, 1956	Increase+ Decrease—
Loans and Discounts	$142,768,300.00	$132,223,213.54	$ 10,545,086.46+
U. S. Govt. Securities	118,209,200.00	117,744,696.39	464,503.61+
Other Bonds and Securities	28,348,200.00	28,040,119.75	308,080.25+
Cash and Due from Banks	73,780,300.00	73,926,389.10	146,089.10—
Banking House—F. & F.	5,404,500.00	4,848,302.71	556,197.29+
Other Real Estate	136,700.00	199,889.33	63,189.33—
Other Assets	1,493,500.00	1,223,155.91	270,344.09+
	$370,140,700.00	$358,205,766.73	$ 11,934,933.27+
		Increase	$ 11,934,933.27+

LIABILITIES:			
Demand Deposits	$199,716,400.00	$206,951,594.60	$ 7,235,194.60—
Time Deposits	88,059,000.00	74,168,212.24	13,890,787.76+
Public Deposits	43,337,700.00	42,149,896.81	1,187,803.19+
Due to Banks	13,555,300.00	11,870,115.68	1,685,184.32+
Capital Stock	7,632,500.00	7,332,500.00	300,000.00+
Surplus	8,102,300.00	7,772,000.00	330,300.00+
Undivided Profits	4,093,300.00	3,625,984.84	467,315.16+
Reserves	135,600.00	215,159.92	79,559.92—
Bills Payable and Rediscounts	620,000.00	350,000.00	270,000.00+
Other Liabilities	4,888,600.00	3,770,302.64	1,118,297.36+
	$370,140,700.00	$358,205,766.73	$ 11,934,933.27+
		Increase	$ 11,934,933.27+
GRAND TOTAL—ALL BANKS IN MONTANA	**$746,192,415.11**	**$722,603,287.74**	**$ 23,589,127.37+**

---

15 Building and Loan Associations of d with Reports of June 30, 1956

LIABILITIES:			
Installment Stock	$ 33,874,239.59	$ 29,989,038.54	$ 3,885,201.05+
Prepaid Stock	3,257,722.40	3,940,708.62	682,986.22—
Full Paid Stock	15,413,515.00	13,615,715.00	1,796,800.00+
Bills Payable	675,071.58	572,478.18	102,593.40+
Due Borrowers	901,703.13	692,114.06	209,589.07+
Other Liabilities	106,443.77	87,567.49	18,876.28+
Contingent Fund	1,562,821.27	1,880,966.41	318,145.14—
Reserves and Undivided Profits	2,263,954.21	1,488,247.93	775,706.28+
	$ 58,055,470.95	$ 52,267,836.23	$ 5,787,634.72+
		Increase	$ 5,787,634.72+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
ozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
hinook	First State Bank (1)
hoteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
helby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
	Southside National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of 25 State Chartered Credit Unions, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

	Dec. 31, 1957	Dec. 31, 1956	Increase+ Decrease—
RESOURCES:			
Loans	$ 957,499.55	$ 775,281.92	$ 182,217.63+
Investments	21,187.73	14,310.44	6,877.29+
Real Estate Owned	——	27,044.80	27,044.80—
Office Bldg, Furn. & Fix.	5,055.17	3,612.60	1,442.57+
Cash and Due from Banks	108,352.04	74,802.48	33,549.56+
Other Assets	37,227.90	2,604.14	34,623.76+
	$ 1,129,322.39	$ 897,656.38	$ 231,666.01+
		Increase	$ 231,666.01+
LIABILITIES:			
Shares	$ 911,558.91	$ 723,524.18	$ 188,034.73+
Reserve Fund	48,875.08	40,988.73	7,886.35+
Undivided Earnings	86,595.93	46,702.94	39,892.99+
Bills Payable	428.99	60,810.00	60,381.01—
Other Liabilities	81,863.48	25,630.53	56,232.95+
	$ 1,129,322.39	$ 897,656.38	$ 231,666.01+
		Increase	$ 231,666.01+

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Carter Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Billings	Pegasus Credit Union
Billings	Reporter-McKee Credit Union
Butte	Associated Credit Union
Charlo	Mission Range Credit Union
Great Falls	Montana Central Credit Union
Hamilton	Ravalli County Federal Employees Credit Union
Havre	Great Northern Credit Union
Helena	Montana Army National Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Federal Employees Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Carpenters' Local No. 28. Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
MO
177

m

No. 177

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies
Dec. 31, 1957

•

National Banks
Dec. 31, 1957

•

Building & Loan Associations
Dec. 31, 1957

•

Credit Unions
Dec. 31, 1957

THE LIBRARY OF THE
FEB 10 1958
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase+ Decrease—
Cash and Banks	$ 83,213,151.96	$ 76,523,342.84	$ 6,689,809.12+
U. S. Government Bonds	133,767,844.97	134,854,926.15	1,087,081.18—
State & Municipal Bonds	25,418,080.36	23,702,847.41	1,715,232.95+
Other Bonds and Securities	17,222,433.00	11,815,850.62	5,406,582.38+
Corporate Stocks	371,206.53	331,252.00	39,954.53+
Loans and Discounts	142,528,988.05	140,704,620.79	1,824,367.26+
Premises, Furn. & Fix.	2,828,086.67	1,868,041.82	960,044.85+
Other Real Estate	217,712.41	495,634.79	277,922.38—
Other Assets	819,948.43	701,126.81	118,821.62+
	$406,387,452.38	$390,997,643.23	$ 15,389,809.15+
		Increase	$ 15,389,809.15+

LIABILITIES:	Dec. 31, 1957	Dec. 31, 1956	Increase+ Decrease—
Demand Deposits	$220,791,095.66	$226,285,897.78	$ 5,494,802.12—
Time Deposits	93,780,876.30	76,974,256.02	16,806,620.28+
U. S. Govt. Deposits	4,912,880.67	5,169,547.69	256,667.02—
Other Public Deposits	40,054,601.33	40,064,967.73	10,366.40—
Due to Banks	17,941,807.58	15,359,983.78	2,581,823.80+
Other Deposits	3,137,997.94	3,630,484.54	492,486.60—
Bills Payable	—	100,000.00	100,000.00—
Other Liabilities	2,554,016.73	2,124,132.69	429,884.04+
Capital	7,685,000.00	6,655,000.00	1,030,000.00+
Surplus	9,184,000.00	8,499,500.00	684,500.00+
Undivided Profits	5,862,951.17	5,596,730.26	266,220.91+
Reserves	482,225.00	537,142.74	54,917.74—
	$406,387,452.38	$390,997,643.23	$ 15,389,809.15+
		Increase	$15,389,809.15+

Aggregate Resources and Liabilities o
Montana, Dec. 31, 1957, Compa

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase+ Decrease—
Real Estate Loans	$ 49,425,650.64	$ 45,940,186.95	$ 3,485,463.69+
Real Estate Contracts	530,116.62	373,587.35	156,529.27+
Real Estate Owned	17,716.12	17,716.12	—
Office Building, Furniture and Fixtures	1,528,537.35	1,053,151.80	475,385.55+
Stock Loans	210,390.06	172,267.84	38,122.22+
Bonds, Warrants, etc.	5,288,429.80	4,370,094.16	918,335.64+
Cash and Due from Banks	2,314,656.13	1,998,257.42	316,398.71+
Stock in Federal Home Loan Bank	835,600.00	779,300.00	56,300.00+
Other Resources	108,901.64	86,581.83	22,319.81+
	$ 60,259,998.36	$ 54,791,143.47	$ 5,468,854.89+
		Increase	$ 5,468,854.89+

Aggregate Resources and Liabilities of 41 National Banks of Montana, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase+ Decrease—
Loans and Discounts	$144,130,200.00	$134,555,914.27	$ 9,574,285.73+
U. S. Government Securities	136,659,900.00	128,330,695.92	8,329,204.08+
Other Bonds and Securities	31,147,400.00	29,148,903.39	1,998,496.61+
Cash and Due from Banks	84,300,600.00	88,370,184.97	4,069,584.97—
Banking House—Furniture and Fixtures	5,087,500.00	5,254,308.57	166,808.57—
Other Real Estate	161,300.00	92,509.22	68,790.78+
Other Assets	1,234,100.00	1,101,392.34	132,707.66+
	$402,721,000.00	$386,853,908.68	$ 15,867,091.32+
		Increase	$ 15,867,091.32+
LIABILITIES:			
Demand Deposits	$219,194,000.00	$224,482,661.44	$ 5,288,661.44—
Time Deposits	97,689,400.00	80,149,871.12	17,539,528.88+
Public Deposits	40,717,900.00	41,005,798.13	287,898.13—
Due to Banks	18,334,900.00	16,396,465.95	1,938,434.05+
Capital Stock	7,862,500.00	7,432,500.00	430,000.00+
Surplus	8,343,500.00	7,973,000.00	370,500.00+
Undivided Profits	4,638,800.00	4,145,073.66	493,726.34+
Reserves	247,500.00	268,764.58	21,264.58—
Bills Payable and Rediscounts	———	500,000.00	500,000.00—
Other Liabilities	5,692,500.00	4,499,773.80	1,192,726.20+
	$402,721,000.00	$386,853,908.68	$ 15,867,091.32+
		Increase	$ 15,867,091.32+
GRAND TOTAL—ALL BANKS IN MONTANA	**$809,108,452.38**	**$777,851,551.91**	**$ 31,256,900.47+**

---

5 Building and Loan Associations of with Reports of Dec. 31, 1956

LIABILITIES:			
Installment Stock	$ 35,565,524.12	$ 31,830,116.20	$ 3,735,407.92+
Prepaid Stock	3,543,698.64	3,105,441.21	438,257.43+
Full Paid Stock	15,413,965.00	14,904,040.00	509,925.00+
Bills Payable	631,740.70	673,794.68	42,053.98—
Due Borrowers	917,628.06	569,862.96	347,765.10+
Other Liabilities	94,263.23	91,425.57	2,837.66+
Contingent Fund	2,854,333.32	2,521,071.87	333,261.45+
Reserves and Undivided Profits	1,238,845.29	1,095,390.98	143,454.31+
	$ 60,259,998.36	$ 54,791,143.47	$ 5,468,854.89+
		Increase	$ 5,468,854.89+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
cobey	Citizens State Bank
helby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank Great Falls National Bank First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank Southside National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Savings and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of 27 State Chartered Credit Unions, June 30, 1958, Compared with Reports of 22 Credit Unions on June 20, 1957

	June 30, 1958	June 20, 1957	Increase+ Decrease—
RESOURCES:			
Loans to Members	$ 1,170,080.44	$ 875,251.29	$ 294,829.15+
Loans to Other Credit Unions		1,025.00	1,025.00—
Investments	14,929.09	13,119.84	1,809.25+
Real Estate Owned	23,502.71	24,736.93	1,234.22—
Office Bldg. Furn. & Fix.	37,263.89	4,375.99	32,887.90+
Cash and Due from Banks	98,121.84	75,497.37	22,624.47+
Other Assets	3,859.43	3,619.16	240.27+
	$ 1,347,757.40	$ 997,625.58	$ 350,131.82+
		Increase	$ 350,131.82+
LIABILITIES:			
Shares	$ 1,084,185.15	$ 764,183.86	$ 320,001.29+
Reserve Fund	49,267.39	41,877.09	7,390.30+
Undivided Earnings	76,518.82	67,527.27	8,991.55+
Notes Payable	101,930.03	103,587.13	1,657.10—
Other Liabilities	35,856.01	20,450.23	15,405.78+
	$ 1,347,757.40	$ 997,625.58	$ 350,131.82+
		Increase	$ 350,131.82+

•

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Carter Credit Union
Billings	Pegasus Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Associated Credit Union
Charlo	Mission Range Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Montana Central Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Montana Army National Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Kalispell	371 Operating Engineers Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Carpenters Local No. 28 Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
M10
Cop. 1

No. 178

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies
June 23, 1958

•

National Banks
June 30, 1958

•

Building & Loan Associations
June 23, 1958

•

Credit Unions
June 30, 1958

R. E. TOWLE - - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - - - - Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks in Montana and 1 Trust Company, June 23, 1958, Compared with Reports of June 6, 1957

RESOURCES:	June 23, 1958	June 6, 1957	Increase+ Decrease—
Cash and Due from Banks	$ 68,515,309.67	$ 69,820,583.51	$ 1,305,273.84—
U. S. Government Bonds	128,222,519.14	126,199,934.09	2,022,585.05+
State and Municipal Bonds	25,735,117.08	23,569,161.33	2,165,955.75+
Other Bonds and Securities	15,193,574.48	13,457,700.86	1,735,873.62+
Corporate Stocks	403,950.00	334,800.00	69,150.00+
Loans and Discounts	148,719,852.51	139,206,221.78	9,513,630.73+
Premises, Furn. & Fix.	3,286,512.42	2,041,227.98	1,245,284.44+
Other Real Estate	65,611.51	432,968.91	367,357.40—
Other Assets	918,293.55	989,116.65	70,823.10—
	$391,060,740.36	$376,051,715.11	$15,009,025.25+
		Increase	$15,009,025.25+

LIABILITIES:			
Demand Deposits	$199,798,122.07	$203,530,176.28	$ 3,732,054.21—
Time Deposits	101,364,426.18	85,959,424.01	15,405,002.17+
U. S. Govt. Deposits	5,916,488.64	5,716,776.15	199,712.49+
Other Public Deposits	40,209,826.25	37,602,511.62	2,607,314.63+
Due to Banks	12,561,444.88	13,598,611.60	1,037,166.72—
Other Deposits	2,599,699.98	2,678,632.58	78,932.60—
Bills Payable	350,000.00	2,300,000.00	1,950,000.00—
Other Liabilities	2,773,228.34	2,399,187.83	374,040.51+
Capital	8,785,000.00	6,815,000.00	1,970,000.00+
Surplus	9,541,500.00	8,729,000.00	812,500.00+
Undivided Profits	6,867,791.52	6,253,785.50	614,006.02+
Reserves	293,212.50	468,609.54	175,397.04—
	$391,060,740.36	$376,051,715.11	$15,009,025.25+
		Increase	$15,009,025.25+

Aggregate Resources and Liabilities of
Associations of Montana June 30, 195
ing and Loan Associ

RESOURCES:	June 30, 1958	June 29, 1957	Increase+ Decrease—
Real Estate Loans	$ 45,502,628.42	$ 47,651,068.71	$ 2,148,440.29—
Real Estate Contracts	686,540.79	477,350.13	209,190.66+
Real Estate Owned	34,716.12	17,716.12	17,000.00+
Office Building, Furniture and Fixtures	1,177,672.22	1,250,306.35	72,634.13—
Stock Loans	194,960.70	323,717.68	128,756.98—
Bonds, Warrants, etc.	3,950,243.39	5,612,713.41	1,662,470.02—
Cash and Due from Banks	2,463,912.40	1,761,137.19	702,775.21+
Stock in Federal Home Loan Bank	801,500.00	825,600.00	24,100.00—
Other Resources	85,027.67	135,861.36	50,833.69—
	$ 54,897,201.71	$ 58,055,470.95	$ 3,158,269.24—
		Decrease	$ 3,158,269.24—

Aggregate Resources and Liabilities of 41 National Banks in Montana, June 23, 1958, Compared with Reports of June 6, 1957

RESOURCES:	June 23, 1958	June 6, 1957	Increase+ Decrease—
Cash and Due from Banks	$ 74,520,800.00	$ 73,780,300.00	$ 740,500.00+
U. S. Government Securities	127,331,100.00	118,209,200.00	9,121,900.00+
Other Bonds and Securities	30,048,700.00	28,348,200.00	1,700,500.00+
Loans and Discounts	153,712,800.00	142,768,300.00	10,944,500.00+
Banking House Furn. and Fixtures	5,157,900.00	5,404,500.00	246,600.00—
Other Real Estate	205,500.00	136,700.00	68,800.00+
Other Assets	1,178,700.00	1,493,500.00	314,800.00—
	$392,155,500.00	$370,140,700.00	$22,014,800.00+
		Increase	$22,014,800.00+

LIABILITIES:			
Demand Deposits	$199,381,500.00	$199,716,400.00	$ 334,900.00—
Time Deposits	104,129,400.00	88,059,000.00	16,070,400.00+
Public Deposits	47,108,400.00	43,337,700.00	3,770,700.00+
Due to Banks	11,590,600.00	13,555,300.00	1,964,700.00—
Bills Payable and Rediscounts		620,000.00	620,000.00—
Other Liabilities	5,980,600.00	4,888,600.00	1,092,000.00+
Capital Stock	9,287,500.00	7,632,500.00	1,655,000.00+
Surplus	9,275,500.00	8,102,300.00	1,173,200.00+
Undivided Profits	5,256,500.00	4,093,300.00	1,163,200.00+
Reserves	145,500.00	135,600.00	9,900.00+
	$392,155,500.00	$370,140,700.00	$22,014,800.00+
		Increase	$22,014,800.00+
GRAND TOTAL—ALL BANKS IN MONTANA	**$783,216,240.36**	**$746,192,415.11**	**$37,023,825.25+**

---

4) State Chartered Building and Loan Compared with Reports of (15) Build- ons, June 29, 1957*

LIABILITIES:			
Installment Stock	$ 30,451,846.88	$ 33,874,239.59	$ 3,422,392.71—
Prepaid Stock	3,739,798.55	3,257,722.40	482,076.15+
Full Paid Stock	15,432,990.00	15,413,515.00	19,475.00+
Bills Payable	642,192.51	675,071.58	32,879.07—
Due Borrowers	750,255.63	901,703.13	151,447.50—
Other Liabilities	94,951.10	106,443.77	11,492.67—
Contingent Fund	2,507,272.26	1,562,821.27	944,450.99+
Reserves and Undivided Profits	1,277,894.78	2,263,954.21	986,059.43—
	$ 54,897,201.71	$ 58,055,470.95	$ 3,158,269.24—
		Decrease	$ 3,158,269.24—

---

*Great Falls Building and Loan Association converted from State to Federal Charter, January 3, 1958.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Savings and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of (28) State Chartered Credit Unions, Dec. 31, 1958, Compared with Reports of (25) Credit Unions on Dec. 31, 1957

RESOURCES:	Dec. 31, 1958	Dec. 31, 1957	Increase+ Decrease—
Loans to Members	$ 1,263,886.88	$ 957,499.55	$ 306,387.33+
Loans to Other Credit Unions	9,300.00	9,473.73	173.73—
Investments	19,222.17	11,714.00	7,508.17+
Real Estate Owned			
Office Building Fur. and Fix.	46,554.75	5,055.17	41,499.58+
Cash and Due from Banks	137,582.59	108,352.04	29,230.55+
Other Assets	28,652.49	37,227.90	8,575.41—
	$ 1,505,198.88	$ 1,129,322.39	$ 375,876.49+
		Increase	$ 375,876.49+
LIABILITIES:			
Shares	$ 1,226,465.96	$ 911,558.91	$ 314,907.05+
Reserve Fund	61,348.78	48,875.08	12,473.70+
Undivided Earnings	82,674.36	86,595.93	3,921.57—
Notes Payable	87,501.33	428.99	87,072.34+
Other Liabilities	47,208.45	81,863.48	34,655.03—
	$ 1,505,198.88	$ 1,129,322.39	$ 375,876.49+
		Increase	$ 375,876.49+

•

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Carter Credit Union
Billings	Pegasus Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Associated Credit Union
Charlo	Mission Range Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Rainbow Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Montana Army National Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Kalispell	371 Operating Engineers Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Carpenters Local No. 28 Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
M0
m 179

No. 179

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies
December 31, 1958

•

National Banks
December 31, 1958

•

Building & Loan Associations
December 31, 1958

•

Credit Unions
December 31, 1958

THE LIBRARY OF THE
FEB 13 1959
UNIVERSITY OF ILLINOIS

R. E. TOWLE - - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
J. F. McLEOD - - - - - - - - Examiner
ALICE SEARLE - - - - - - Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 73 State Banks in Montana and 1 Trust Company, Dec. 31, 1958, Compared with Reports of Dec. 31, 1957

RESOURCES:	Dec. 31, 1958	Dec. 31, 1957	Increase+ Decrease—
Cash and Banks	$ 77,355,377.99	$ 83,213,151.96	$ 5,857,773.97—
U. S. Government Bonds	148,868,395.03	133,767,844.97	15,100,550.06+
State and Municipal Bonds	29,483,077.73	25,418,080.36	4,064,997.37+
Other Bonds and Securities	14,720,573.03	17,222,433.00	2,501,859.97—
Corporate Stocks	430,300.00	371,206.53	59,093.47+
Loans and Discounts	160,297,601.91	142,528,988.05	17,768,613.86+
Premises, Furn. and Fix.	3,619,796.83	2,828,086.67	791,710.16+
Other Real Estate	121,590.59	217,712.41	96,121.82—
Other Assets	937,979.40	819,948.43	118,030.97+
	$435,834,692.51	$406,387,452.38	$29,447,240.13+
		Increase	$29,447,240.13+

LIABILITIES:	Dec. 31, 1958	Dec. 31, 1957	Increase+ Decrease—
Demand Deposits	$229,847,748.79	$220,791,095.66	$ 9,056,653.13+
Time Deposits	108,074,049.64	93,780,876.30	14,293,173.34+
U. S. Gov't. Deposits	6,156,609.51	4,912,880.67	1,243,728.84+
Other Public Deposits	43,884,093.86	40,054,601.33	3,829,492.53+
Due to Banks	15,428,589.15	17,941,807.58	2,513,218.43—
Other Deposits	3,271,610.81	3,137,997.94	133,612.87+
Bills Payable	100,000.00	—	100,000.00+
Other Liabilities	2,950,314.55	2,554,016.73	396,297.82+
Capital	9,085,000.00	7,685,000.00	1,400,000.00+
Surplus	10,531,500.00	9,184,000.00	1,347,500.00+
Undivided Profits	6,249,363.70	5,862,951.17	386,412.53+
Reserves	255,812.50	482,225.00	226,412.50—
	$435,834,692.51	$406,387,452.38	$29,447,240.13+
		Increase	$29,447,240.13+

Aggregate Resources and Liabilities of Associations of Montana Dec. 31, Building and Loan Ass

RESOURCES:	Dec. 31, 1958	Dec. 31, 1957	Increase+ Decrease—
Real Estate Loans	$ 47,581,461.70	$ 49,425,650.64	$ 1,844,188.94—
Real Estate Contracts	759,592.01	530,116.62	229,475.39+
Real Estate Owned	32,000.00	17,716.12	14,283.88+
Office Bldg., Furn. and Fix.	1,201,550.68	1,528,537.35	326,986.67—
Stock Loans	238,585.57	210,390.06	28,195.51+
Bonds, Warrants, etc.	4,633,137.46	5,288,429.80	655,292.34—
Cash and Due from Banks	2,625,478.59	2,314,656.13	310,822.46+
Stock in Federal Home Loan Bank	794,000.00	835,600.00	41,600.00—
Other Resources	77,084.52	108,901.64	31,817.12—
	$ 57,942,890.53	$ 60,259,998.36	$ 2,317,107.83—
		Decrease	$ 2,317,107.83—

Aggregate Resources and Liabilities of 41 National Banks in Montana, Dec. 31, 1958, Compared with Reports of Dec. 31, 1957

RESOURCES:	Dec. 31, 1958	Dec. 31, 1957	Increase+ Decrease—
Cash and Banks	$ 80,022,600.00	$ 84,300,600.00	$ 4,278,000.00—
U. S. Government Bonds	156,772,600.00	136,659,900.00	20,112,700.00+
State and Municipal Bonds	23,900,700.00	20,587,800.00	3,312,900.00+
Other Bonds and Securities	12,980,400.00	10,083,000.00	2,897,400.00+
Corporate Stocks	563,100.00	476,600.00	86,500.00+
Loans and Discounts	156,848,400.00	144,130,200.00	12,718,200.00+
Premises, Furn. and Fix.	5,608,100.00	5,087,500.00	520,600.00+
Other Real Estate	231,800.00	161,300.00	70,500.00+
Other Assets	1,540,400.00	1,234,100.00	306,300.00+
	$438,468,100.00	$402,721,000.00	$35,747,100.00+
		Increase	$35,747,100.00+

LIABILITIES:			
Demand Deposits	$228,600,600.00	$216,001,300.00	$12,599,300.00+
Time Deposits	111,100,800.00	97,689,400.00	13,411,400.00+
U. S. Gov't. Deposits	6,850,400.00	7,017,400.00	167,000.00—
Other Public Deposits	39,845,400.00	33,700,500.00	6,144,900.00+
Due to Banks	15,282,900.00	18,334,900.00	3,052,000.00—
Other Deposits	4,533,500.00	3,192,700.00	1,340,800.00+
Bills Payable	450,000.00	—	450,000.00+
Other Liabilities	6,623,600.00	5,692,500.00	931,100.00+
Capital Stock	9,407,500.00	7,862,500.00	1,545,000.00+
Surplus	9,442,500.00	8,343,500.00	1,099,000.00+
Undivided Profits	6,058,100.00	4,638,800.00	1,419,300.00+
Reserves	272,800.00	247,500.00	25,300.00+
	$438,468,100.00	$402,721,000.00	$35,747,100.00+
		Increase	$35,747,100.00+
GRAND TOTAL—ALL BANKS IN MONTANA	**$874,302,792.51**	**$809,108,452.38**	**$65,194,340.13+**

3) State Chartered Building and Loan 8, Compared with Reports of (15) tions, Dec. 31, 1957*

LIABILITIES:			
Installment Stock	32,614,186.76	35,565,524.12	2,951,337.36—
Prepaid Stock	3,927,283.02	3,543,698.64	383,584.38+
Full Paid Stock	15,781,240.00	15,413,965.00	367,275.00+
Bills Payable	691,446.03	631,740.70	59,705.33+
Due Borrowers	760,441.30	917,628.06	157,186.76—
Other Liabilities	94,155.93	94,263.23	107.30—
Contingent Fund	2,733,677.49	2,854,333.32	120,655.83—
Reserves and Undivided Profits	1,340,460.00	1,238,845.29	101,614.71+
	$ 57,942,890.53	$ 60,259,998.36	$ 2,317,107.83—
		Decrease	$ 2,317,107.83—

---

*Great Falls Building and Loan Association converted from State to Federal Charter, Jan. 3, 1958. Interstate Building & Loan Association, Dillon, completed Voluntary Liquidation, Nov. 30, 1958.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Association
Bozeman	Pioneer Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO
no. 180

No. 180

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies
June 10, 1959

THE LIBRARY OF THE
1959
UNIVERSITY OF ILLINOIS

Building & Loan Associations
June 30, 1959

R. E. TOWLE - - - - - - Supt. of Banks
L. W. ALKE - - - First Ass't. Examiner
E. H. E. HELGESON - - Field Examiner
J. F. McLEOD - - - - - - - - Examiner
FRANK J. SKUFCA - - - - Examiner
JOSEPH FINKEL - - - - - Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of 74 State Banks of Montana and 1 Trust Company, June 10, 1959, Compared with Reports of June 23, 1958

RESOURCES:	June 10, 1959	June 23, 1958	Increase+ Decrease—
Cash and Banks	$ 71,649,316.40	$ 68,515,309.67	$ 3,134,006.73+
U. S. Government Bonds	128,882,676.25	128,222,519.14	660,157.11+
State and Municipal Bonds	30,620,766.97	25,735,117.08	4,885,649.89+
Other Bonds & Securities	11,769,365.02	15,193,574.48	3,424,209.46—
Corporate Stocks	460,500.00	403,950.00	56,550.00+
Loans and Discounts	172,331,794.89	148,719,852.51	23,611,942.38+
Premises, Furn. and Fixtures	4,250,473.88	3,286,512.42	963,961.46+
Other Real Estate	113,027.16	65,611.51	47,415.65+
Other Assets	958,016.38	918,293.55	39,722.83+
	$421,035,936.95	$391,060,740.36	$ 29,975,196.59+
		Increase	$29,975,196.59+

LIABILITIES:			
Demand Deposits	$215,484,600.64	$199,798,122.07	$ 15,686,478.57+
Time Deposits	112,410,315.04	101,364,426.18	11,045,888.86+
U. S. Govt. Deposits	5,494,159.16	5,916,488.64	422,329.48—
Other Public Deposits	37,888,214.14	40,209,826.25	2,321,612.11—
Due to Banks	12,657,462.46	12,561,444.88	96,017.58+
Other Deposits	2,961,626.67	2,599,699.98	361,926.69+
Bills Payable	4,120,000.00	350,000.00	3,770,000.00+
Other Liabilities	3,345,956.87	2,773,228.34	572,728.53+
Capital	9,890,000.00	8,785,000.00	1,105,000.00+
Surplus	10,710,000.00	9,541,500.00	1,168,500.00+
Undivided Profits	5,856,989.47	6,867,791.52	1,010,802.05—
Reserves	216,612.50	293,212.50	76,600.00—
	$421,035,936.95	$391,060,740.36	$29,975,196.59+
		Increase	$29,975,196.59+

Aggregate Resources and Liabilities of Associations June 30, 1959, Com and Loan Associat

RESOURCES:	June 30, 1959	June 30, 1958	Increase+ Decrease—
Real Estate Loans	$ 51,449,375.98	$ 45,502,628.42	$ 5,946,747.56+
Real Estate Contracts	726,749.51	686,540.79	40,208.72+
Real Estate Owned	2,716.12	34,716.12	32,000.00—
Office Bldg., Furn. & Fix.	1,218,448.51	1,177,672.22	40,776.29+
Stock Loans	391,674.68	194,960.70	196,713.98+
Bonds, Warrants, etc.	4,533,398.08	3,950,243.39	583,154.69+
Cash and Due from Banks	2,554,367.86	2,463,912.40	90,455.46+
Stock in Federal Home Loan Bank	916,200.00	801,500.00	114,700.00+
Other Resources	54,120.78	85,027.67	30,906.89—
	$ 61,847,051.52	$ 54,897,201.71	$ 6,949,849.81+
		Increase	$ 6,949,849.81+

Aggregate Resources and Liabilities of 41 National Banks in Montana, June 10, 1959, Compared with Reports of June 23, 1958

RESOURCES:	June 10, 1959	June 23, 1958	Increase+ Decrease—
Cash and Due from Banks	$ 72,830,300.00	$ 74,520,800.00	$ 1,690,500.00—
U. S. Government Securities	124,197,200.00	127,331,100.00	3,133,900.00—
Other Bonds and Securities	35,490,700.00	30,048,700.00	5,442,000.00+
Loans and Discounts	175,351,800.00	153,712,800.00	21,639,000.00+
Banking House Furn. & Fix.	5,829,400.00	5,157,900.00	671,500.00+
Other Real Estate	245,900.00	205,500.00	40,400.00+
Other Assets	1,638,000.00	1,178,700.00	459,300.00+
	$415,583,300.00	$392,155,500.00	$23,427,800.00+
		Increase	$23,427,800.00+

LIABILITIES:			
Demand Deposits	$212,137,900.00	$199,381,500.00	$12,756.400.00+
Time Deposits	113,761,100.00	104,129,400.00	9,631,700.00+
Public Deposits	43,826,300.00	47,108,400.00	3,282,100.00—
Due to Banks	12,989,200.00	11,590,600.00	1,398,600.00+
Bills Payable & Rediscounts	100,000.00	—	100,000.00+
Other Liabilities	7,157,600.00	5,980,600.00	1,177,000.00+
Capital Stock	9,607,500.00	9,287,500.00	320,000.00+
Surplus	10,030,500.00	9,275,500.00	755,000.00+
Undivided Profits	5,784,600.00	5,256,500.00	528,100.00+
Reserves	188,600.00	145,500.00	43,100.00+
	$415,583,300.00	$392,155,500.00	$23,427,800.00+
		Increase	$23,427,800.00+
GRAND TOTAL—ALL BANKS IN MONTANA	**$836,619,236.95**	**$783,216,240.36**	**$53,402,996.59+**

---

2) State Chartered Building and Loan
ed with Reports of (14) Building
s, June 30, 1958*

LIABILITIES:			
Installment Stock	$ 36,752,908.31	$ 30,451,846.88	$ 6,301,061.43+
Prepaid Stock	4,104,181.23	3,739,798.55	364,382.68+
Full Paid Stock	14,558,525.00	15,432,990.00	874,465.00—
Bills Payable	658,902.44	642,192.51	16,709.93+
Due Borrowers	1,439,186.33	750,255.63	688,930.70+
Other Liabilities	121,534.96	94,951.10	26,583.86+
Contingent Fund	2,835,011.82	2,507,272.26	327,739.56+
Reserves & Undivided Profits	1,376,801.43	1,277,894.78	98,906.65+
	$ 61,847,051.52	$ 54,897,201.71	$ 6,949,849.81+
		Increase	$ 6,949,849.81+

*Interstate Building & Loan Association, Dillon, completed Voluntary Liquidation, Nov. 30, 1958. Pioneer Building & Loan Association, Bozeman, consolidated with Empire Savings & Loan Association, Livingston, on January 1, 1959.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
hester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
cobey	Citizens State Bank
helby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

---

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of (34) State Chartered Credit Unions, June 30, 1960, Compared with Reports of (32) Credit Unions on June 30, 1959

	June 30, 1960	June 30, 1959	Increase+ Decrease—
RESOURCES:			
Loans to Members	$ 1,803,999.63	$ 1,510,903.18	$ 293,096.45+
Loans to Other Credit Unions	32,135.89	10,611.43	21,524.46+
Investments	45,269.57	18,223.45	27,046.12+
Real Estate Owned	24,935.11	21,410.00	3,525.11+
Office Bldg., Furn. & Fix.	49,745.78	45,293.32	4,452.46+
Cash and Due from Banks	80,935.80	117,958.82	37,023.02—
Other Assets	5,339.86	6,819.12	1,479.26—
	$ 2,042,361.64	$ 1,731,219.32	$ 311,142.32+
		Increase	$ 311,142.32+
LIABILITIES:			
Shares	$ 1,652,270.43	$ 1,398,067.62	$ 254,202.81+
Reserve Fund	79,794.93	60,850.33	18,944.60+
Undivided Earnings	105,833.60	122,615.26	16,781.66—
Notes Payable	156,909.31	135,060.00	21,849.31+
Other Liabilities	47,553.37	14,626.11	32,927.26+
	$ 2,042,361.64	$ 1,731,219.32	$ 311,142.32+
		Increase	$ 311,142.32+

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	**Big Timber Building and Loan Association**
Billings	**Billings Building and Loan Association** Security Savings and Loan Association
Glendive	**Glendive Building and Loan Association**
Great Falls	**Fidelity Building and Loan Association**
Helena	**American Building and Loan Association** Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	**Missoula Building and Loan Association** **Northwest Mutual Building and Loan Association** **Western Montana Building and Loan Association**
Sidney	**Northern Building and Loan Association**

332.105
MO
no 182

No. 182

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 15, 1960

•

Building & Loan Associations
and
Credit Union Associations

June 30, 1960

THE LIBRARY OF THE
AUG 19 1960
UNIVERSITY OF ILLINOIS

ROBERT E. TOWLE - - Supt. of Banks
L. W. ALKE - - First Ass't. Examiner
FRANK J. SKUFCA - - Examiner
GEO. M. BLEVENS - - - Examiner
JOSEPH FINKEL - - - Examiner
JAMES R. McENDERFER - Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of 75 State Banks of Montana and 1 Trust Company, June 15, 1960, Compared with Reports of June 10, 1959

RESOURCES:	June 15, 1960	June 10, 1959	Increase+ Decrease—
Cash and Banks	$ 74,419,682.39	$ 71,649,316.40	$ 2,770,365.99+
U. S. Government Bonds	115,114,882.63	128,882,676.25	13,767,793.62—
State & Municipal Bonds	31,212,846.76	30,620,766.97	592,079.79+
Other Bonds & Securities	8,477,271.94	11,769,365.02	3,292,093.08—
Corporate Stocks	510,823.60	460,500.00	50,323.60+
Loans and Discounts	187,475,243.89	172,331,794.89	15,143,449.00+
Premises, Furn. & Fix.	4,822,616.04	4,250,473.88	572,142.16+
Other Real Estate	158,677.08	113,027.16	45,649.92+
Other Assets	923,437.01	958,016.38	34,579.37—
	$423,115,481.34	$421,035,936.95	$ 2,079,544.39+
		Increase	$ 2,079,544.39+

LIABILITIES:			
Demand Deposits	$202,541,287.65	$215,484,600.64	$ 12,943,312.99—
Time Deposits	119,260,547.00	112,410,315.04	6,850,231.96+
U. S. Govt. Deposits	7,319,420.70	5,494,159.16	1,825,261.54+
Other Public Deposits	40,264,331.68	37,888,214.14	2,376,117.54+
Due to Banks	12,400,037.08	12,657,462.46	257,425.38—
Other Deposits	2,897,633.64	2,961,626.67	63,993.03—
Bills Payable	3,997,000.00	4,120,000.00	123,000.00—
Other Liabilities	4,028,255.19	3,345,956.87	682,298.32+
Capital	11,035,000.00	9,890,000.00	1,145,000.00+
Surplus	11,632,500.00	10,710,000.00	922,500.00+
Undivided Profits	7,464,155.90	5,856,989.47	1,607,166.43+
Reserves	275,312.50	216,612.50	58,700.00+
	$423,115,481.34	$421,035,936.95	$ 2,079,544.39+
		Increase	$ 2,079,544.39+

Aggregate Resources and Liabilities of (12) State Chartered Building and Loa

RESOURCES:	June 30, 1960	June 30, 1959	Increase+ Decrease—
Real Estate Loans	$ 55,976,805.17	$ 51,449,375.98	$ 4,527,429.19+
Real Estate Contracts	820,473.86	726,749.51	93,724.35+
Real Estate Owned	90,166.46	2,716.12	87,450.34+
Office Bldg., Furn. & Fix.	1,574,315.23	1,218,448.51	355,866.72+
Stock Loans	385,609.07	391,674.68	6,065.61—
Bonds, Warrants, etc.	4,011,528.60	4,533,398.08	521,869.48—
Cash and Due from Banks	1,496,940.24	2,554,367.86	1,057,427.62—
Stock in Federal Home Loan Bank	1,014,600.00	916,200.00	98,400.00+
Other Resources	63,697.76	54,120.78	9,576.98+
	$ 65,434,136.39	$ 61,847,051.52	$ 3,587,084.87+
		Increase	$ 3,587,084.87+

Aggregate Resources and Liabilities of 41 National Banks in Montana June 15, 1960, Compared with Reports of June 10, 1959

RESOURCES:	June 15, 1960	June 10, 1959	Increase+ Decrease—
Cash and Due from Banks	$ 72,083,092.72	$ 72,830,300.00	$ 747,207.28—
U. S. Government Securities	112,500,969.93	124,197,200.00	11,696,230.07—
Other Bonds and Securities	32,979,702.61	35,490,700.00	2,510,997.39—
Loans and Discounts	191,911,762.93	175,351,800.00	16,559,962.93+
Banking House Fur. & Fix	6,745,916.53	5,829,400.00	916,516.53+
Other Real Estate	433,812.85	245,900.00	187,912.85+
Other Assets	1,734,820.28	1,638,000.00	96,820.28+
	$418,390,077.85	$415,583,300.00	$ 2,806,777.85+
		Increase	$ 2,806,777.85+

LIABILITIES:			
Demand Deposits	$197,475,014.32	$212,137,900.00	$ 14,662,885.68—
Time Deposits	121,644,638.23	133,761,100.00	7,883,538.23+
Public Deposits	48,738,693.57	43,826,300.00	4,912,393.57+
Due to Banks	12,387,539.03	12,989,200.00	601,660.97—
Bills Payable & Rediscounts	400,000.00	100,000.00	300,000.00+
Other Liabilities	8,741,082.71	7,157,600.00	1,583,482.71+
Capital Stock	10,357,500.00	9,607,500.00	750,000.00+
Surplus	10,673,500.00	10,030,500.00	643,000.00+
Undivided Profits	7,791,301.26	5,784,600.00	2,006,701.26+
Reserves	180,808.73	188,600.00	7,791.27—
	$418,390,077.85	$415,583,300.00	$ 2,806,777.85+
		Increase	$ 2,806,777.85+
GRAND TOTAL—ALL BANKS IN MONTANA	**$841,505,559.19**	**$836,619,236.95**	**$ 4,886,322.24+**

ssociations June 30, 1960, Compared with Reports of June 30, 1959

LIABILITIES:	June 30, 1960	June 30, 1959	Increase+ Decrease—
Installment Stock	$ 39,440,878.21	$ 36,752,908.31	$ 2,687,969.90+
Prepaid Stock	4,473,630.52	4,104,181.23	369,449.29+
Full Paid Stock	15,441,815.00	14,558,525.00	883,290.00+
Bills Payable	466,980.55	658,902.44	191,921.89—
Due Borrowers	670,333.92	1,439,186.33	768,852.41—
Other Liabilities	123,479.31	121,534.96	1,944.35+
Contingent Fund	3,089,355.94	2,835,011.82	254,344.12+
Reserves & Undivided Profits	1,727,662.94	1,376,801.43	350,861.51+
	$ 65,434,136.39	$ 61,847,051.52	$ 3,587,084.87+
		Increase	$ 3,587,084.87+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Jordan*	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northern Hotel Credit Union
Billings	Northwest Carter Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Public Employees Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Rainbow Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Kalispell	371 Operating Engineers Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Carpenters Local No. 28 Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

---

(1) Members Federal Reserve Bank

*Garfield County Bank, Jordan, Mont., opened for business March 14, 1960.

Aggregate Resources and Liabilities of (34) State Chartered Credit Unions Dec. 31, 1960, Compared with Reports of (32) Credit Unions on Dec. 31, 1959

	Dec. 31, 1960	Dec. 31, 1959	Increase+ Decrease—
RESOURCES:			
Loans to Members	$ 2,024,333.93	$ 1,702,062.49	$ 322,271.44+
Loans to Other Credit Unions	65,044.89	49,431.38	15,613.51+
Investments	53,641.09	40,237.75	13,403.34+
Real Estate Owned	15,439.47		15,439.47+
Office Bldg., Furn & Fix.	49,602.63	46,971.89	2,630.74+
Cash and Due from Banks	154,540.35	184,505.41	29,965.06—
Other Assets	3,364.99	24,112.83	20,747.84—
	$ 2,365,967.35	$ 2,047,321.75	$ 318,645.60+
		Increase	$ 318,645.60+
LIABILITIES:			
Shares	$ 1,865,584.56	$ 1,666,939.93	$ 198,644.63+
Reserve Fund	94,967.06	83,701.67	11,265.39+
Undivided Earnings	130,939.99	102,960.68	27,979.31+
Notes Payable	232,957.96	150,792.55	82,165.41+
Other Liabilities	41,517.78	42,926.92	1,409.14—
	$ 2,365,967.35	$ 2,047,321.75	$ 318,645.60+
		Increase	$ 318,645.60+

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	**Big Timber Building and Loan Association**
Billings	**Billings Building and Loan Association** **Security Savings and Loan Association**
Glendive	**Glendive Building and Loan Association**
Great Falls	**Fidelity Building and Loan Association**
Helena	**American Building and Loan Association** **Home Building and Loan Association**
Livingston	**Empire Savings and Loan Association**
Missoula	**Missoula Building and Loan Association** **Northwest Mutual Building and Loan Association** **Western Montana Building and Loan Association**
Sidney	**Northern Building and Loan Association**

332.105
MO

No 183

No. 183

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

Dec. 31, 1960

•

Building & Loan Associations
and
Credit Union Associations

Dec. 31, 1960

THE LIBRARY OF THE
FEB 6 1961
UNIVERSITY OF ILLINOIS

Albert E. Leuthold	Supt. of Banks
L. W. Alke	First Ass't. Examiner
Frank J. Skufca	Examiner
George M. Blevins	Examiner
Joseph Finkel	Examiner
James R. McEnderfer	Examiner
Clifford I. Holtz	Examiner
Gib S. Nichols	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of 78 State Banks and 1 Trust Company, Dec. 31, 1960, Compared with Reports of Dec. 31, 1959

RESOURCES:	Dec. 31, 1960	Dec. 31, 1959	Increase+ Decrease—
Cash and Banks	$ 78,095,767.77	$ 76,734,705.35	$ 1,361,062.42+
U. S. Government Bonds	135,250,297.04	134,304,175.47	946,121.57+
State & Municipal Bonds	30,844,986.27	32,015,669.47	1,170,683.20—
Other Bonds & Securities	9,342,061.56	11,385,590.00	2,043,528.44—
Corporate Stocks	1,550,891.26	471,150.00	1,079,741.26+
Loans & Discounts	184,292,418.81	174,789,844.04	9,502,574.77+
Premises, Furn. & Fix.	4,928,601.61	4,703,033.10	225,568.51+
Other Real Estate	204,588.13	160,698.67	43,889.46+
Other Assets	1,021,438.10	1,074,233.40	52,795.30—
	$445,531,050.55	$435,639,099.50	$ 9,891,951.05+
		Increase	$ 9,891,951.05+

LIABILITIES:			
Demand Deposits	$212,588,663.17	$217,068,519.86	$ 4,479,856.69—
Time Deposits	125,553,905.20	116,667,602.34	8,886,302.86+
U. S. Gov't. Deposits	6,893,679.52	7,301,747.49	408,067.97—
Other Public Deposits	44,305,956.84	42,595,819.28	1,710,137.56+
Due to Banks	16,733,739.34	16,849,264.42	115,525.08—
Other Deposits	3,419,350.54	3,279,832.76	139,517.78+
Bills Payable			
Other Liabilities	4,156,908.18	3,417,410.16	739,498.02+
Capital	11,605,000.00	10,140,000.00	1,465,000.00+
Surplus	11,942,500.00	11,095,000.00	847,500.00+
Undivided Profits	8,041,035.26	6,978,590.69	1,062,444.57+
Reserves	290,312.50	245,312.50	45,000.00+
	$445,531,050.55	$435,639,099.50	$ 9,891,951.05+
		Increase	$ 9,891,951.05+

Aggregate Resources and Liabilities of (12) State Chartered Building and Loa

RESOURCES:	Dec. 31, 1960	Dec. 31, 1959	Increase+ Decrease—
Real Estate Loans	$ 57,712,461.44	$ 54,183,318.99	$ 3,529,142.45+
Real Estate Contracts	877,765.79	773,229.66	104,536.13+
Real Estate Owned	90,440.87	15,000.00	75,440.87+
Office Bldg., Furn. & Fix.	1,588,740.11	1,487,731.41	101,008.70+
Stock Loans	336,683.28	290,526.69	46,156.59+
Bonds, Warrants, etc.	4,783,625.36	4,414,243.78	369,381.58+
Cash and Due from Banks	2,297,016.44	1,385,909.97	911,106.47+
Stock in Federal Home Loan Bank	1,052,800.00	928,200.00	124,600.00+
Other Resources	96,421.47	59,888.28	36,533.19+
	$ 68,835,954.76	$ 63,538,048.78	$ 5,297,905.98+
		Increase	$ 5,297,905.98+

Aggregate Resources and Liabilities of (42) National Banks in Montana, Dec. 31, 1960, Compared with Reports of Dec. 31, 1959

RESOURCES:	Dec. 31, 1960	Dec. 31, 1959	Increase+ Decrease—
Cash and Due from Banks	$ 82,062,179.31	$ 78,860,723.48	$ 3,201,455.83+
U. S. Government Securities	137,285,010.56	134,960,533.03	2,324,477.53+
Other Bonds and Securities	39,905,766.26	37,742,543.82	2,163,222.44+
Loans and Discounts	192,027,588.81	178,461,167.42	13,566,421.39+
Banking House Furn. & Fix.	7,370,833.68	6,299,608.81	1,071,224.87+
Other Real Estate	397,619.76	296,737.58	100,882.18+
Other Assets	2,254,679.00	1,938,765.73	315,913.27+
	$461,303,677.38	$438,560,079.87	$ 22,743,597.51+
		Increase	$ 22,743,597.51+

LIABILITIES:			
Demand Deposits	$220,562,478.53	$221,231,958.09	$ 669,479.56—
Time Deposits	130,828,958.07	119,113,742.21	11,715,215.86+
Public Deposits	49,967,592.70	46,556,611.61	3,410,981.09+
Due to Banks	18,206,956.85	15,046,456.89	3,160,499.96+
Bills Payable	1,400,000.00	1,410,000.00	10,000.00—
Other Liabilities	9,149,360.89	7,988,834.20	1,160,526.69+
Capital Stock	10,992,500.00	9,857,500.00	1,135,000.00+
Surplus	11,787,500.00	10,296,500.00	1,491,000.00+
Undivided Profits	8,089,042.91	6,761,193.01	1,327,849.90+
Reserves	319,287.43	297,283.86	22,003.57+
	$461,303,677.38	$438,560,079.87	$ 22,743,597.51+
		Increase	$ 22,743,597.51+
GRAND TOTAL—ALL BANKS IN MONTANA	**$906,834,727.93**	**$874,199,179.37**	**$ 32,635,548.56+**

ssociations of Montana, Dec. 31, 1960, Compared with Reports of Dec. 31, 1959

LIABILITIES:	Dec. 31, 1960	Dec. 31, 1959	Increase+ Decrease—
Installment Stock	$ 43,997,869.47	$ 37,579,866.56	$ 6,418,002.91+
Prepaid Stock	3,708,201.74	3,584,550.82	123,650.92+
Full Paid Stock	15,040,625.00	16,338,090.00	1,297,465.00—
Bills Payable	174,692.87	541,789.87	367,097.00—
Due Borrowers	567,682.05	856,634.30	288,952.25—
Other Liabilities	231,086.31	121,410.91	109,675.40+
Contingent Fund	3,194,465.41	3,042,107.43	152,357.98+
Reserves and Undivided Profits	1,921,331.91	1,473,598.89	447,733.02+
	$ 68,835,954.76	$ 63,538,048.78	$ 5,297,905.98+
		Increase	$ 5,297,905.98+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Billings	Valley State Bank
zeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
*Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) First Trust Co. of Montana Union Bank & Trust Co. (1)
*Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
mers	State Bank of Somers
anford	Basin State Bank
Stevensville	First State Bank (1)
*Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
*Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened for business during 1960.

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
*Glasgow	First Security National Bank
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

*Converted from State Charter as of Sept. 9, 1960.

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northern Hotel Credit Union
Billings	Northwest Carter Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Public Employees Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Rainbow Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Kalispell	371 Operating Engineers Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Carpenters Local No. 28 Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Aggregate Resources and Liabilities of (34) State Chartered Credit Unions June 30, 1961, Compared with Reports of June 30, 1960

	June 30, 1961	June 30, 1960	Increase+ Decrease—
RESOURCES:			
Loans to Members	$ 2,359,009.98	$ 1,803,999.63	$ 555,010.35+
Loans to Other Credit Unions	72,871.76	32,135.89	40,735.87+
Investments	54,110.42	45,269.57	8,840.85+
Real Estate Owned	20,412.26	24,935.11	4,522.85—
Office Bldg., Fur. & Fix.	60,597.47	49,745.78	10,851.69+
Cash and Due from Banks	136,429.48	80,935.80	55,493.68+
Other Assets	9,750.30	5,339.86	4,410.44+
	$ 2,713,181.67	$ 2,042,361.64	$ 670,820.03+
		Increase	$ 670,820.03+
LIABILITIES:			
Shares	$ 2,121,149.31	$ 1,652,270.43	$ 468,878.88+
Reserve Fund	94,404.93	79,794.93	14,610.00+
Undivided Earnings	142,483.41	105,833.60	36,649.81+
Notes Payable	307,854.19	156,909.31	150,944.88+
Other Liabilities	47,289.83	47,553.37	263.54—
	$ 2,713,181.67	$ 2,042,361.64	$ 670,820.03+
		Increase	$ 670,820.03+

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Security Savings and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO

M 184

No. 184

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 30, 1961

•

Building & Loan Associations
and
Credit Union Associations

June 30, 1961

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Joseph Finkel	Bank Examiner
James R. McEnderfer	Ass't. Examiner
Gib S. Nichols	Ass't. Examiner
Robert W. Talbot	Ass't. Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (78) State Banks and (1) Trust Company June 30, 1961, Compared with Reports of (75) State Banks and (1) Trust Company on June 15, 1960

RESOURCES:	June 30, 1961	June 15, 1960	Increase+ Decrease—
Cash and Banks	$ 66,239,976.73	$ 74,419,682.39	$ 8,179,705.66—
U. S. Government Bonds	115,460,834.65	115,114,882.63	345,952.02+
State & Municipal Bonds	30,239,756.62	31,212,846.76	973,090.14—
Other Bonds & Securities	9,309,637.99	8,477,271.94	832,366.05+
Corporate Stocks	524,252.22	510,823.60	13,428.62+
Loans and Discounts	193,999,352.18	187,475,243.89	6,524,108.29+
Premises, Furn. & Fix.	5,101,105.18	4,822,616.04	278,489.14+
Other Real Estate	277,908.79	158,677.08	119,231.71+
Other Assets	1,662,238.68	923,437.01	738,801.67+
	$422,815,063.04	$423,115,481.34	$ 300,418.30—
		Decrease	$ 300,418.30—

LIABILITIES:			
Demand Deposits	$191,122,504.88	$202,541,287.65	$ 11,418,782.77—
Time Deposits	132,032,054.59	119,260,547.00	12,771,507.59+
U. S. Gov't. Deposits	6,577,881.90	7,319,420.70	741,538.80—
Other Public Deposits	42,795,442.14	40,264,331.68	2,531,110.46+
Due to Banks	10,719,263.83	12,400,037.08	1,680,773.25—
Other Deposits	2,927,055.61	2,897,633.64	29,421.97+
Bills Payable	130,000.00	3,997,000.00	3,867,000.00—
Other Liabilities	4,107,862.18	4,028,255.19	79,606.99+
Capital	11,940,000.00	11,035,000.00	905,000.00+
Surplus	12,155,000.00	11,632,500.00	522,500.00+
Undivided Profits	8,064,685.41	7,464,155.90	600,529.51+
Reserves	243,312.50	275,312.50	32,000.00—
	$422,815,063.04	$423,115,481.34	$ 300,418.30—
		Decrease	$ 300,418.30—

Aggregate Resources and Liabilities of (11) State Chartered Building and L Building and Loan A

RESOURCES:	June 30, 1961	June 30, 1960	Increase+ Decrease—
Real Estate Loans	$ 60,537,593.70	$ 55,976,805.17	$ 4,560,788.53+
Real Estate Contracts	860,767.43	820,473.86	40,293.57+
Real Estate Owned	118,883.40	90,166.46	28,716.94+
Office Building, Furniture and Fixtures	1,614,608.89	1,574,315.23	40,293.66+
Stock Loans	407,048.99	385,609.07	21,439.92+
Bonds, Warrants, etc.	6,204,758.85	4,011,528.60	2,193,230.25+
Cash and Due from Banks	2,519,806.70	1,496,940.24	1,022,866.46+
Stock in Federal Home Loan Bank	1,085,000.00	1,014,600.00	70,400.00+
Other Resources	90,105,84	63,697.76	26,408.08+
	$ 73,438,573.80	$ 65,434,136.39	$ 8,004,437.41+
		Increase	$ 8,004,437.41+

Aggregate Resources and Liabilities of (43) National Banks in Montana, June 30, 1961, Compared with Reports of (41) National Banks on June 15, 1960

RESOURCES:	June 30, 1961	June 15, 1960	Increase+ Decrease—
Cash and Due from Banks	$ 71,873,337.30	$ 72,083,092.72	$ 209,755.42—
U. S. Government Securities	112,654,587.33	112,500,969.93	153,617.40+
Other Bonds and Securities	38,182,449.13	32,979,702.61	5,202,746.52+
Loans and Discounts	199,468,498.77	191,911,762.93	7,556,735.84+
Banking House Furn. & Fix.	7,755,855.86	6,745,916.53	1,009,939.33+
Other Real Estate	451,426.20	433,812.85	17,613.35+
Other Assets	2,669,398.92	1,734,820.28	934,578.64+
	$433,055,553.51	$418,390,077.85	$ 14,665,475.66+
		Increase	$ 14,665,475.66+

LIABILITIES:			
Demand Deposits	$199,405,946.00	$197,475,014.32	$ 1,930,931.68+
Time Deposits	136,466,560.12	121,644,638.23	14,821,921.89+
Public Deposits	45,231,622.02	48,738,693.57	3,507,071.55—
Due to Banks	12,329,612.78	12,387,539.03	57,926.25—
Bills Payable & Rediscounts	908,382.36	400,000.00	508,382.36+
Other Liabilities	7,042,910.81	8,741,082.71	1,698,171.90—
Capital Stock	11,167,500.00	10,357,500.00	810,000.00+
Surplus	12,109,500.00	10,673,500.00	1,436,000.00+
Undivided Profits	8,196,270.92	7,791,301.26	404,969.66+
Reserves	197,248.50	180,808.73	16,439.77+
	$433,055,553.51	$418,390,077.85	$ 14,665,475.66+
		Increase	$ 14,665,475.66+
GRAND TOTAL—ALL BANKS IN MONTANA	**$855,870,616.55**	**$841,505,559.19**	**$ 14,365,057.36+**

Associations of Montana, June 30, 1961, Compared with Reports of (12) iations, June 30, 1960*

LIABILITIES:	June 30,1961	June 30, 1960	Increase+ Decrease—
Installment Stock	$ 45,795,261.23	$ 39,440,878.21	$ 6,354,383.02+
Prepaid Stock	3,760,679.42	4,473,630.52	712,951.10—
Full Paid Stock	17,452,175.00	15,441,815.00	2,010,360.00+
Bills Payable	19,201.20	466,980.55	447,779.35—
Due Borrowers	754,747.93	670,333.92	84,414.01+
Other Liabilities	290,922.17	123,479.31	167,442.86+
Contingent Fund & Reserves	4,607,919.16	4,105,814.97	502,104.19+
Undivided Profits	757,667.69	711,203.91	46,463.78+
	$ 73,438,573.80	$ 65,434,136.39	$ 8,004,437.41+
		Increase	$ 8,004,437.41+

*Billings Building & Loan Association closed by voluntary liquidation.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
*Billings	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
*Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
*Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened since June 15, 1960

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
**Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
*Glasgow	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

*Converted from State Charter as of Sept. 9, 1960.
**Opened for business Jan. 3, 1961.

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northern Hotel Credit Union
Billings	Northwest Carter Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Public Employees Credit Union
Charlo	Mission Range Credit Union
Deer Lodge	P. C. S. Employees Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Rainbow Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Kalispell	371 Operating Engineers Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Aggregate Resources and Liabilities of (33) State Chartered Credit Unions Dec. 30, 1961, Compared with Report of (34) Credit Unions Dec. 31, 1960*

RESOURCES:	Dec. 30, 1961	Dec. 31, 1960	Increase+ Decrease—
Loans to Members	$ 2,674,413.74	$ 2,024,333.93	$ 650,079.81+
Loans to Other Credit Unions	67,044.89	65,044.89	2,000.00+
Investments	57,331.88	53,641.09	3,690.79+
Real Estate Owned	9,521.81	15,439.47	5,917.66—
Office Bldg., Furn. & Fix.	57,701.62	49,602.63	8,098.99+
Cash & Due from Banks	211,632.23	154,540.35	57,091.88+
Other Assets	7,579.68	3,364.99	4,214.69+
	$ 3,085,225.85	$ 2,365,967.35	$ 719,258.50+
		Increase	$ 719,258.50+
LIABILITIES:			
Shares	$ 2,429,030.19	$ 1,865,584.56	$ 563,445.63+
Reserve Fund	114,576.47	94,967.06	19,609.41+
Undivided Earnings	162,744.80	130,939.99	31,804.81+
Notes Payable	333,292.96	232,957.96	100,335.00+
Other Liabilities	45,581.43	41,517.78	4,063.65+
	$ 3,085,225.85	$ 2,365,967.35	$ 719,258.50+
		Increase	$ 719,258.50+

*No. 371 Operating Engineers Credit Union of Kalispell entered liquidation Dec. 11, 1961

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Security Savings and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MC

No. 185

No. 185

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 30, 1961

•

Building & Loan Associations
and
Credit Union Associations

December 30, 1961

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Joseph Finkel	Sr. Bank Examiner
James R. McEnderfer	Bank Examiner
Gib S. Nichols	Bank Examiner
Robert W. Talbot	Ass't. Examiner
Kermit Anderson	Ass't. Examiner
Jim Glasgow	Ass't. Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (79) State Banks and (1) Trust Company December 30, 1961, Compared with Reports of (78) State Banks and (1) Trust Company on December 31, 1960

RESOURCES:	Dec. 30, 1961	Dec. 31, 1960	Increase+ Decrease—
Cash and Banks	$ 83,203,395.48	$ 78,095,767.77	$ 5,107,627.71+
U. S. Government Bonds	143,647,136.73	135,250,297.04	8,396,839.69+
State & Municipal Bonds	32,473,530.33	30,844,986.27	1,628,544.06+
Other Bonds & Securities	12,724,631.90	9,342,061.56	3,382,570.34+
Corporate Stocks	545,948.76	1,550,891.26	1,004,942.50—
Loans & Discounts	186,247,570.80	184,292,418.81	1,955,151.99+
Premises, Furn. & Fix.	5,390,703.23	4,928,601.61	462,101.62+
Other Real Estate	241,243.20	204,588.13	36,655.07+
Other Assets	1,455.217.65	1,021,438.10	433,779.55+
	$465,929,378.08	$445,531,050.55	$ 20,398,327.53+
		Increase	$ 20,398,327.53+

LIABILITIES:			
Demand Deposits	$213,408,454.58	$212,588,663.17	$ 819,791.41+
Time Deposits	137,605,650.29	125,553,905.20	12,051,745.09+
U. S. Govt. Deposits	5,421,614.67	6,893,679.52	1,472,064.85—
Other Public Deposits	47,432,304.98	44,305,956.84	3,126,348.14+
Due to Banks	19,572,789.68	16,733,739.34	2,839,050.34+
Other Deposits	3,960,855.42	3,419,350.54	541,504.88+
Bills Payable			
Other Liabilities	4,505,994.88	4,156,908.18	349,086.70+
Capital	12,265,000.00	11,605,000.00	660,000.00+
Surplus	12,750,000.00	11,942,500.00	807,500.00+
Undivided Profits	8,659,551.27	8,041,035.26	618,516.01+
Reserves	347,162.31	290,312.50	56,849.81+
	$465,929,378.08	$445,531,050.55	$ 20,398.327.53+
		Increase	$ 20,398,327.53+

Aggregate Resources and Liabilities of (11) State Chartered Building and Loan Associations of Montana, December 30, 1961, Compared with Reports of (12) Building and Loan Associations, December 31, 1960*

RESOURCES:	Dec. 30,1961	Dec. 31, 1960	Increase+ Decrease—
Real Estate Loans	$ 63,718,667.51	$ 57,712,461.44	$ 6,006,206.07+
Real Estate Contracts	930,085.70	877,765.79	52,319.91+
Real Estate Owned	67,542.51	90,440.87	22,898.36—
Office Building, Furniture and Fixtures	1,611,745.38	1,588,740.11	23,055.27+
Stock Loans	347,471.76	336,683.28	10,788.48+
Bonds, Warrants, etc.	6,114,419.31	4,783,625.36	1,330,793.95+
Cash & Due from Banks	3,929,404.47	2,297,016.44	1,632,388.03+
Stock in Federal Home Loan Bank	1,131,200.00	1,052,800.00	78,400.00+
Other Resources	95,909.10	96,421.47	512.37—
	$ 77,946,445.74	$ 68,835,954.76	$ 9,110,490.98+
		Increase	$ 9,110,490.98+

Aggregate Resources and Liabilities of (43) National Banks in Montana, December 30, 1961, Compared with Reports of (42) National Banks on December 31, 1960

RESOURCES:	Dec. 30, 1961	Dec. 31, 1960	Increase+ Decrease—
Cash and Banks	$ 87,752,751.11	$ 82,062,179.31	$ 5,690,571.80+
U .S. Government Bonds	137,629,947.45	137,285,010.56	344,936.89+
State & Municipal Bonds	33,420,414.22	28,804,103.02	4,616,311.20+
Other Bonds & Securities	11,280,650.46	10,419,551.12	861,099.34+
Corporate Stocks	701,012.12	682,112.12	18,900.00+
Loans & Discounts	197,162,820.09	192,027,588.81	5,135,231.28+
Premises, Furn & Fix.	8,749,669.53	7,370,833.68	1,378,835.85+
Other Real Estate	270,086.12	397,619.76	127,533.64—
Other Assets	2,043,607.83	2,254,679.00	211,071.17—
	$479,010,958.93	$461,303,677.38	$ 17,707,281.55+
		Increase	$ 17,707,281.55+

LIABILITIES:			
Demand Deposits	$221,671,955.07	$216,985,433.09	$ 4,686,521.98+
Time Deposits	143,329,457.66	130,828,958.07	12,500,499.59+
U. S. Government Deposits	6,993,354.75	8,254,756.44	1,261,401.69—
Other Public Deposits	40,656,953.37	41,712,836.26	1,055,882.89—
Due to Banks	19,552,137.13	18,206,956.85	1,345,180.28+
Other Deposits	4,635,431.61	3,577,045.44	1,058,386.17+
Bills Payable	14,200.00	1,400,000.00	1,385,800.00—
Other Liabilities	8,901,964.24	9,149,360.89	247,396.65—
Capital	11,192,500.00	10,992,500.00	200,000.00+
Surplus	12,197,500.00	11,787,500.00	410,000.00+
Undivided Profits	9,548,236.88	8,089,042.91	1,459,193.97+
Reserves	317,268.22	319,287.43	2,019.21—
	$479,010,958.93	$461,303,677.38	$ 17,707,281.55+
		Increase	$ 17,707,281.55+
Grand Total—ALL BANKS in Montana	**$944,940,337.01**	**$906,834,727.93**	**$ 38,105,609.08** Increase

LIABILITIES:	Dec. 30, 1961	Dec. 31, 1960	Increase+ Decrease—
Installment Stock	$ 49,109,258.85	$ 43,997,869.47	$ 5,111,389.38+
Prepaid Stock	3,977,466.11	3,708,201.74	269,264.37+
Full Paid Stock	17,948,575.00	15,040,625.00	2,907,950.00+
Bills Payable	11,073.26	174,692.87	163,619.61—
Due Borrowers	816,145.04	567,682.05	248,462.99+
Other Liabilities	241,494.81	231,086.31	10,408.50+
Contingent Fund & Reserves	5,166,850.63	4,556,832.24	610,018.39+
Undivided Profits	675,582.04	558,965.08	116,616.96+
	$ 77,946,445.74	$ 68,835,954.76	$ 9,110,490.98+
		Increase	$ 9,110,490.98+

*Billings Building & Loan Association closed by voluntary liquidation.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
illings	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
roadus	Powder River County Bank (1)
utte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
hinook	First State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
*Great Falls	Central Bank of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
eridan	Bank of Sheridan
omers	State Bank of Somers
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

(1) Members Federal Reserve Bank
*Opened during July, 1961

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
*Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glasgow	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

*Opened for business Jan. 3, 1961

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northern Hotel Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Public Employees Credit Union
Charlo	Mission Range Credit Union
Deer Lodge	P. C. S. Employees Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Rainbow Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Aggregate Resources and Liabilities of (33) State Chartered Credit Unions December 31, 1962, Compared With Reports of December 30, 1961

	Dec. 31, 1962	Dec. 30, 1961	Increase+ Decrease—
RESOURCES:			
Cash and on Deposit	$ 271,774.40	$ 211,632.23	$ 60,142.17+
Loans to Members	3,212,794.20	2,674,413.74	538,380.46+
Loans to Other Credit Unions	33,292.28	67,044.89	33,752.61—
Investments	108,571.19	57,331.88	51,239.31+
Office Bldg. Fur. & Fix.	61,504.00	57,701.62	3,802.38+
Other Assets	24,373.58	17,101.49	7,272.09+
	$ 3,712,309.65	$ 3,085,225.85	$ 627,083.80+
		Increase	$ 627,083.80+
LIABILITIES:			
Shares	$ 2,914,066.74	$ 2,429,030.19	$ 485,036.55+
Reserve Fund	149,089.12	114,576.47	34,512.65+
Undivided Earnings	195,921.98	162,744.80	33,177.18+
Borrowed Funds	401,391.00	333,292.96	68,098.04+
Other Liabilities	51,840.81	45,581.43	6,259.38+
	$ 3,712,309.65	$ 3,085,225.85	$ 627,083.80+
		Increase	$ 627,083.80+

●

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building and Loan Association
Billings	Security Savings and Loan Association
Glasgow	First Savings and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Helena	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northwest Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

332.105
MO

No. 187

No. 187

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 28, 1962

●

Building & Loan Associations
and
Credit Union Associations

December 31, 1962

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Joseph Finkel	Sr. Bank Examiner
Frank Skufca	Bank Examiner
Gib S. Nichols	Bank Examiner
Robert W. Talbot	Bank Examiner
Kermit Andersen	Ass't. Examiner
Jim Glasgow	Ass't. Examiner
Francis Rice	Ass't. Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (79) State Banks (1) Trust Company December 28, 1962, Compared With Reports of December 30, 1961

RESOURCES:	Dec. 28, 1962	Dec. 30,1961	Increase+ Decrease—
Cash and Banks	$ 82,566,425.86	$ 83,203,395.48	$ 636,969.62—
U. S. Government Bonds	143,979,606.39	143,647,136.73	332,469.66+
State & Municipal Bonds	37,613,569.25	32,473,530.33	5,140,038.92+
Other Bonds & Securities	11,099,057.41	12,724,631.90	1,625,574.49—
Corporate Stocks	600,811.99	545,948.76	54,863.23+
Loans & Discounts	222,972,686.69	186,247,570.80	36,725,115.89+
Premises, Furn. & Fix.	5,704,333.85	5,390,703.23	313,630.62+
Other Real Estate	279,626.71	2 41,243.20	38,383.51+
Other Assets	1,623,490.34	1,455,217.65	168,272.69+
	$506,439,608.49	$465,929,378.08	$ 40,510,230.41+
		Increase	$ 40,510,230.41+

LIABILITIES:			
Demand Deposits	$222,735,587.25	$213,408,454.58	$ 9,327,132,67+
Time Deposits	160,698,929.48	137,605,650.29	23,093,279.19+
U .S. Govt. Deposits	9,242,307.68	5,421,614.67	3,820,693.01+
Other Public Deposits	50,367,737.49	47,432,304.98	2,935,432.51+
Due to Banks	15,960,892.90	19,572,789.68	3,611,896.78—
Other Deposits	4,243,548.27	3,960,855.42	282,692.85+
Bills Payable			
Other Liabilities	5,983,291.78	4,505,994.88	1,477,296.90+
Capital	13,345,000.00	12,265,000.00	1,080,000.00+
Surplus	13,557,500.00	12,750,000.00	807,500.00+
Undivided Profits	10,038,501.14	8,659,551.27	1,378,949.87+
Reserves	266,312.50	347,162.31	80,849.81—
	$506,439,608.49	$465,929,378.08	$ 40,510,230.41+
		Increase	$ 40,510,230.41+

Aggregate Resources and Liabilities of Associations of Montana, December 3 Building and Loan Assoc

RESOURCES:	Dec. 31, 1962	Dec. 30, 1961	Increase+ Decrease—
Real Estate Loans	$ 71,763,423.58	$ 63,718,667.51	$ 8,044,756.07+
Real Estate Contracts	1,071,138.07	930,085.70	141,052.37+
Real Estate Owned	97,654.46	67,542.51	30,111.95+
Office Building, Furniture and Fixtures	1,605,745.91	1,611,745.38	5,999.47—
Stock Loans	302,794.88	347,471.76	44,676.88—
Bonds, Warrants, etc.	6,959,861.31	6,114,419.31	845,442.00+
Cash and Due from Banks	3,566,907.77	3,929,404.47	362,496.70—
Stock in Federal Home Loan Bank	1,131,200.00	1,131,200.00	
Other Resources	314,791.00	95,909.10	218,881.90+
	$ 86,813,516.98	$ 77,946,445.74	$ 8,867,071.24+
		Increase	$ 8,867,071.24+

Aggregate Resources and Liabilities of (43) National Banks In Montana, December 28, 1962, Compared With Reports of December 30, 1961

RESOURCES:	Dec. 28, 1962	Dec. 30,1961	Increase+ Decrease—
Cash and Banks	$ 78,253,814.18	$ 87,752,751.11	$ 9,498,936.93—
U. S. Government Bonds	141,851,539.93	137,629,947.45	4,221,592.48+
State & Municipal Bonds	37,560,316.19	33,420,414.22	4,139,901.97+
Other Bonds & Securities	12,926,018.44	11,280,650.46	1,645,367.98+
Corporate Stocks	840,112.12	701,012.12	139,100.00+
Loans & Discounts	228,609,864.62	197,162,820.09	31,447,044.53+
Premises, Furn. & Fix.	8,631,476.74	8,749,669.53	118,192.79—
Other Real Estate	225,026.10	270,086.12	45,060.02—
Other Assets	2,516,788.18	2,043,607.83	473,180.35+
	$511,414,956.50	$479,010,958.93	$ 32,403,997.57+
		Increase	$ 32,403.997.57+
LIABILITIES:			
Demand Deposits	$223,030,634.56	$221,671,955.07	$ 1,358,679.49+
Time Deposits	167,938,488.08	143,329,457.66	24,609,030.42+
U. S. Government Deposits	8,738,566.52	6,993,354.75	1,745,211.77+
Other Public Deposits	45,831,851.16	40,656,953.37	5,174,897.79+
Due to Banks	12,987,561.77	19,552,137.13	6,564,575.36—
Other Deposits	4,161,395.94	4,635,431.61	474,035.67—
Bills Payable	2,365,000.00	14,200.00	2,350,800.00+
Other Liabilities	10,666,560.99	8,901,964.24	1,764,596.75+
Capital	12,967,500.00	11,192,500.00	1,775,000.00+
Surplus	13,387,500.00	12,197,500.00	1,190,000.00+
Undivided Profits	9,095,506.35	9,548,236.88	452,730.53—
Reserves	2 44,391.13	317,268.22	72,877.09—
	$511,414,956.50	$479,010,958.93	$ 32,403.997.57+
		Increase	$ 32,403.997.57+
Grand Total—ALL BANKS in Montana	**$1,017,854,564.99**	**$944,940,337.01**	**$ 72,914,227.98** Increase

---

12) State Chartered Building and Loan 1962, Compared With Reports of (11) ions, December 30, 1961*

LIABILITIES:	Dec. 31, 1962	Dec. 30, 1961	Increase+ Decrease—
Installment Stock	$ 55,656,867.51	$ 49,109,258.85	$ 6,547,608.66+
Prepaid Stock	5,065,555.40	3,977,466.11	1,088,089.29+
Full Paid Stock	17,869,900.00	17,948,575.00	78,675.00—
Bills Payable	969,554.67	11,073.26	958,481.41+
Due Borrowers	865,978.30	816,145.04	49,833.26+
Other Liabilities	184,183.43	241,494.81	57,311.38—
Contingent Fund & Reserves	5,510,096.13	5,166,850.63	343,245.50+
Undivided Profits	691,381.54	675,582.04	15,799.50+
	$ 86,813,516.98	$ 77,946,445.74	$ 8,867,071.24+
		Increase	$ 8,867,071.24+

*First Savings & Loan Association of Glasgow opened for business during 1962.

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Billings	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Choteau	Citizens State Bank (1)
olumbia Falls	Bank of Columbia Falls
olumbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1) Central Bank of Montana (1) First Trust Co. of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
anford	Basin State Bank
evensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miners' National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
*Billings	Northern Hotel Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Butte	Public Employees Credit Union
Charlo	Mission Range Credit Union
Deer Lodge	P. C. S. Employees Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
*Great Falls	Rainbow Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

*In voluntary liquidation.

Aggregate Resources and Liabilities of (29) State Chartered Credit Unions June 29, 1963, Compared with Reports of (33) Credit Unions June 30, 1962

	June 29, 1963	June 30, 1962	Increase+ Decrease—
RESOURCES:			
Cash & on Deposit	$ 173,289.69	$ 210,979.76	$ 37,690.07—
Loans to Members	3,601,240.44	3,003,499.43	597,741.01+
Loans to Other Credit Unions	47,093.98	49,801.30	2,707.32—
Investments	143,370.74	63,004.89	80,365.85+
Office Bldg. Furn. & Fix.	60,802.50	60,179.18	623.32+
Other Assets	24,502.71	13,456.26	11,046.45+
	$ 4,050,300.06	$ 3,400,920.82	$ 649,379.24+
		Increase	$ 649,379.24+
LIABILITIES:			
Shares	$ 3,137,661.93	$ 2,622,928.99	$ 514,732.94+
Reserve Fund	145,737.98	115,654.68	30,083.30+
Undivided Earnings	254,369.26	179,482.67	74,886.59+
Borrowed Funds	493,891.00	441,900.00	51,991.00+
Other Liabilities	18,639.89	40,954.48	22,314.59—
	$ 4,050,300.06	$ 3,400,920.82	$ 649,379.24+
		Increase	$ 649,379.24+

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	**Big Timber Building and Loan Association**
Billings	**Security Savings and Loan Association**
Glasgow	**First Savings and Loan Association**
Glendive	**Glendive Building and Loan Association**
Great Falls	**Fidelity Savings and Loan Association**
Helena	**American Building and Loan Association** **Home Building and Loan Association**
Livingston	**Empire Savings and Loan Association**
Missoula	**Missoula Building and Loan Association** **Northwest Mutual Building and Loan Association** **Western Montana Building and Loan Association**
Sidney	**Northern Building and Loan Association**

332.105
MO

No. 188

No. 188

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 29, 1963

•

Building & Loan Associations
and
Credit Union Associations

June 29, 1963

THE LIBRARY OF THE
AUG 7 1963
UNIVERSITY OF ILLINOIS

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Frank Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Kermit Anderson	Examiner
Jim Glasgow	Examiner
Francis Rice	Examiner
Claude Cory	Examiner
Brad Dooley	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (80) State Banks and (1) Trust Company June 29, 1963, Compared with Report of (79) State Banks and (1) Trust Company on June 30, 1962

RESOURCES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Cash and Banks	$ 71,708,856.93	$ 66,884,601.04	$ 4,824,255.89+
U. S. Government Bonds	128,446,381.01	122,047,782.67	6,398,598.34+
State & Municipal Bonds	37,438,146.99	33,237,448.73	4,200,698.26+
Other Bonds & Securities	9,883,136.89	10,402,712.80	519,575.91—
Corporate Stocks	615,141.28	574,195.93	40,945.35+
Loans & Discounts	237,562,098.68	209,150,999.30	28,411,099.38+
Premises, Furn. & Fix.	5,587,948.41	5,539,137.25	48,811.16+
Other Real Estate	467,773.52	324,932.45	142,841.07+
Other Assets	2,176,386.63	1,792,645.00	383,741.63+
	$493,885,870.34	$449,954,455.17	$ 43,931,415.17+
		Increase	$ 43,931,415.17+

LIABILITIES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Demand Deposits	$198,924,618.89	$191,317,418.07	$ 7,607,200.82+
Time Deposits	173,627,065.79	150,626,022.80	23,001,042.99+
U. S. Govt. Deposits	13,907,559.04	8,266,016.69	5,641,542.35+
Other Public Deposits	46,448,073.17	43,496,074.17	2,951,999.00+
Due to Banks	15,182,068.62	12,989,402.69	2,192,665.93+
Other Deposits	3,404,187.42	3,440,985.22	36,797.80—
Bills Payable	300,000.00	455,000.00	155,000.00—
Other Liabilities	5,596,079.97	4,591,716.63	1,004,363.34+
Capital	13,620,000.00	13,020,000.00	600,000.00+
Surplus	13,940,000.00	13,082,500.00	857,500.00+
Undivided Profits	8,707,804.94	8,400,006.40	307,798.54+
Reserves	228,412.50	269,312.50	40,900.00—
	$493,885,870.34	$449,954,455.17	$ 43,931,415.17+
		Increase	43,931,415.17+

Aggregate Resources and Liabilities of Associations of Montana, June 29, Building and Loan As

RESOURCES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Real Estate Loans	$ 76,023,770.50	$ 67,517,692.92	$ 8,506,077.58+
Real Estate Contracts	1,064,363.63	1,074,702.58	10,338.95—
Real Estate Owned	126,914.04	48,536.92	78,377.12+
Office Bldg., Furn. & Fix.	1,576,929.56	1,615,495.80	38,566.24—
Stock Loans	496,751.41	519,635.22	22,883.81—
Bonds, Warrants, etc.	8,160,487.28	6,957,272.36	1,203,214.92+
Cash & Due from Banks	2,742,660.48	2,599,522.55	143,137.93+
Stock in Fed. Home Loan Bank	1,131,200.00	1,131,200.00	
Other Resources	562,007.05	261,960.31	300,046.74+
	$ 91,885,083.95	$ 81,726,018.66	$ 10,159,065.29+
		Increase	$ 10,159,065.29+

Aggregate Resources and Liabilities of (44) National Banks in Montana, June 29, 1963, Compared with Reports of (43) National Banks on June 30, 1962

RESOURCES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Cash and Banks	$ 76,602,056.38	$ 73,019,310.42	$ 3,582,745.96+
U. S. Government Bonds	120,725,453.11	118,742,741.87	1,982,711.24+
State & Municipal Bonds	37,006,388.08	31,724,857.10	5,281,530.98+
Other Bonds & Securities	11,599,571.52	8,454,094.97	3,145,476.55+
Corporate Stocks	874,613.12	783,912.12	90,701.00+
Loans & Discounts	246,994,813.23	215,233,803.00	31,761,010.23+
Premises, Furn. & Fix.	8,899,888.22	8,905,745.97	5,857.75—
Other Real Estate	386,661.99	193,350.77	193,311.22+
Other Assets	4,009,802.18	2,463,785.62	1,546,016.56+
	$507,099,247.83	$459,521,601.84	$ 47,577,645.99+
		Increase	$ 47,577,645.99+

LIABILITIES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Demand Deposits	$202,789,752.46	$194,146,960.78	$ 8,642,791.68+
Time Deposits	182,038,685.70	156,844,335.50	25,194,350.20+
U. S. Govt. Deposits	14,070,597.69	10,321,910.84	3,748,686.85+
Other Public Deposits	46,728,877.72	41,060,899.86	5,667,977.86+
Due to Banks	11,184,388.90	10,712,819.45	471,569.45+
Other Deposits	3,817,782.82	3,955,194.68	137,411.86—
Bills Payable	—	14,200.00	14,200.00—
Other Liabilities	10,407,569.35	8,526,202.18	1,881,367.17+
Capital	13,352,500.00	12,897,500.00	455,000.00+
Surplus	14,240,000.00	13,234,500.00	1,005,500.00+
Undivided Profits	8,220,355.92	7,566,248.31	654,107.61+
Reserves	248,737.27	240,830.24	7,907.03+
	$507,099,247.83	$459,521,601.84	$ 47,577,645.99+
		Increase	47,577,645.99+
Grand Total—ALL BANKS In Montana	**$1,000,985,118.17**	**$909,476,057.01**	**$ 91,509,061.16** (Increase)

---

12) State Chartered Building and Loan 63, Compared with Reports of (11) iations, June 30, 1962

LIABILITIES:	June 29, 1963	June 30, 1962	Increase+ Decrease—
Installment Stock	$ 59,480,397.15	$ 52,549,885.25	$ 6,930,511.90+
Prepaid Stock	4,258,726.59	3,906,287.58	352,439.01+
Full Paid Stock	18,995,350.00	18,294,000.00	701,350.00+
Bills Payable	927,000.00	69,243.46	857,756.54+
Due Borrowers	1,400,973.79	796,474.88	604,498.91+
Other Liabilities	274,914.84	238,392.32	36,522.52+
Contingent Fund & Reserves	5,790,065.82	5,065,132.47	724,933.35+
Undivided Profits	757,655.76	806,602.70	48,946.94—
	$ 91,885,083.95	$ 81,726,018.66	$ 10,159,065.29+
		Increase	$ 10,159,065.29+

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee*	Yellowstone Bank (1)
Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
illings	Valley State Bank
zeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
ridger	Bank of Bridger
roadus	Powder River County Bank (1)
utte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
hoteau	Citizens State Bank (1)
lumbia Falls	Bank of Columbia Falls
olumbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
	Central Bank of Montana (1)
	First Trust Co. of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
oundup	Miners and Merchants Bank
Ludyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
heridan	Bank of Sheridan
mers	State Bank of Somers
nford	Basin State Bank
evensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened April 15, 1963

MONTANA NATIONAL BANKS

Absarokee*	Montana National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

*Opened During May, 1963

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

In voluntary liquidation: Northern Hotel Cr. U.. Billings; Public Emp. Cr. U., Butte; P. C. S. Emp. Cr. U., Deer Lodge; Rainbow Cr. U., Great Falls.

Aggregate Resources and Liabilities of (29) State Chartered Credit Unions Dec. 31, 1963, Compared with Reports of (33) Credit Unions Dec. 31, 1962

	Dec. 31, 1963	Dec. 31, 1962	Increase+ Decrease—
RESOURCES:			
Cash and On Deposit	$ 242,322.10	$ 271,774.40	$ 29,452.30—
Loans to Members	3,848,660.95	3,212,794.20	635,866.75+
Loans to Other Credit Unions	37,487.45	33,292.28	4,195.17+
Investments	206,930.32	108,571.19	98,359.13+
Office Bldg. Furn & Fix.	59,630.49	61,504.00	1,873.51—
Other Assets	16,224.32	24,373.58	8,149.26—
	$ 4,411,255.63	$ 3,712,309.65	$ 698,945.98+
		Increase	$ 698,945.98+
LIABILITIES:			
Shares	$ 3,335,821.70	$ 2,914,066.74	$ 421,754.96+
Reserve Fund	348,102.42	149,089.12	199,013.30+
Undivided Earnings	233,206.97	195,921.98	37,284.99+
Borrowed Funds	450,891.00	401,391.00	49,500.00+
Other Liabilities	43,233.54	51,840.81	8,607.27—
	$ 4,411,255.63	$ 3,712,309.65	$ 698,945.98+
		Increase	$ 698,945.98+

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	**Big Timber Building and Loan Association**
Billings	**Security Savings and Loan Association**
Glasgow	**First Savings and Loan Association**
Glendive	**Glendive Building and Loan Association**
Great Falls	**Fidelity Savings and Loan Association**
Helena	**American Building and Loan Association** **Home Building and Loan Association**
Livingston	**Empire Savings and Loan Association**
Missoula	**Missoula Building and Loan Association** **Northwest Mutual Building and Loan Association** **Western Montana Building and Loan Association**
Sidney	**Northern Building and Loan Association**

332.105
MO
no. 189

No. 189

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 20, 1963

•

Building & Loan Associations
and
Credit Union Associations

December 31, 1963

THE LIBRARY OF THE
FEB 7 19

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Frank J. Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Kermit Andersen	Examiner
Francis Rice	Examiner
Claude Cory	Examiner
Brad Dooley	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (78) State Banks and (1) Trust Company December 20, 1963, Compared with (79) State Banks and (1) Trust Company December 28, 1962.

RESOURCES:	Dec. 20, 1963	Dec. 28, 1962	Increase+ Decrease—
Cash and Banks	$ 75,559,804.98	$ 82,566,425.86	$ 7,006,620.88—
U. S. Government Bonds	146,010,713.96	143,979,606.39	2,031,107.57+
State and Municipal Bonds	39,686,876.47	37,613,569.25	2,073,307.22+
Other Bonds & Securities	12,816,770.83	11,099,057.41	1,717,713.42+
Corporate Stocks	620,956.87	600,811.99	20,144.88+
Loans & Discounts	238,079,318.66	222,972,686.69	15,106,631.97+
Premises, Furn. & Fix.	5,741,915.05	5,704,333.85	37,581.20+
Other Real Estate	203,616.54	279,626.71	76,010.17—
Other Assets	1,750,125.95	1,623,490.34	126,635.61+
	$520,470,099.31	$506,439,608.49	$ 14,030,490.82+
		Increase	$ 14,030,490.82+

LIABILITIES:			
Demand Deposits	$217,700,633.62	$222,735,587.25	$ 5,034,953.63—
Time Deposits	176,429,338.56	160,698,929.48	15,730,409.08+
U. S. Govt. Deposits	7,387,482.51	9,242,307.68	1,854,825.17—
Other Public Deposits	50,973,132.37	50,367,737.49	605,394.88+
Due to Banks	17,652,071.72	15,960,892.90	1,691,178.82+
Other Deposits	4,065,084.14	4,243,548.27	178,464.13—
Bills Payable			
Other Liabilities	7,383,092.99	5,983,291.78	1,399,801.21+
Capital	13,610,000.00	13,345,000.00	265,000.00+
Surplus	13,975,000.00	13,557,500.00	417,500.00+
Undivided Profits	11,085,950.90	10,038,501.14	1,047,449.76+
Reserves	208,312.50	266,312.50	58,000.00—
	$520,470,099.31	$506,439,608.49	$ 14,030,490.82+
		Increase	$ 14,030,490.82+

Aggregate Resources and Liabilities of Associations of Montana, Dec Reports of De

LIABILITIES:	Dec. 31, 1963	Dec. 31, 1962	Increase+ Decrease—
Real Estate Loans	$ 80,614,475.70	$ 71,763,423.58	$ 8,851,052.12+
Real Estate Contracts	1,175,207.38	1,071,138.07	104,069.31+
Real Estate Owned	142,016.98	97,654.46	44,362.52+
Office Bldg., Furn. & Fix.	1,540,268.34	1,605,745.91	65,477.57—
Stock Loans	361,419.23	302,794.88	58,624.35+
Bonds, Warrants, etc.	7,772,074.64	6,959,861.31	812,213.33+
Cash & Due from Banks	3,076,563.47	3,566,907.77	490,344.30—
Stock in Federal Home Loan Bank	1,131,200.00	1,131,200.00	
Other Resources	554,471.11	314,791.00	239,680.11+
	$ 96,367,696.85	$ 86,813,516.98	$ 9,554,179.87+
		Increase	$ 9,554,179.87+

Aggregate Resources and Liabilities of (46) National Banks In Montana, December 20, 1963, Compared With Reports of (43) National Banks on December 28, 1962.

RESOURCES:	Dec. 20, 1963	Dec. 28, 1962	Increase+ Decrease—
Cash and Banks	$ 82,708,339.64	$ 78,253,814.18	$ 4,454,525.46+
U. S. Government Bonds	133,320,869.04	141,851,539.93	8,530,670.89—
State & Municipal Bonds	44,028,595.22	37,560,316.19	6,468,279.03+
Other Bonds & Securities	16,298,686.69	12,926,018.44	3,372,668.25+
Corporate Stocks	854,912.12	840,112.12	14,800.00+
Loans & Discounts	270,856,627.17	228,609,864.62	42,246,762.55+
Premises, Furn. & Fix.	9,894,190.61	8,631,476.74	1,262,713.87+
Other Real Estate	432,716.37	225,026.10	207,690.27+
Other Assets	3,228,101.89	2,516,788.18	711,313.71+
	$561,623,038.75	$511,414,956.50	$ 50,208,082.25+
		Increase	$ 50,208,082.25+

LIABILITIES:			
Demand Deposits	$231,970,045.65	$223,030,634.56	$ 8,939,411.09+
Time Deposits	196,102,248.31	167,938,488.08	28,163,760.23+
U. S. Govt. Deposits	8,701,027.03	8,738,566.52	37,539.49—
Other Public Deposits	49,556,845.52	45,831,851.16	3,724,994.36+
Due to Banks	15,714,292.32	12,987,561.77	2,726,730.55+
Other Deposits	4,626,300.62	4,161,395.94	464,904.68+
Bills Payable	2,500,000.00	2,365,000.00	135,000.00+
Other Liabilities	12,848,877.10	10,666,560.99	2,182,316.11+
Capital	14,132,500.00	12,967,500.00	1,165,000.00+
Surplus	14,485,000.00	13,387,500.00	1,097,500.00+
Undivided Profits	10,739,433.43	9,095,506.35	1,643,927.08+
Reserves	246,468.77	244,391.13	2,077.64+
	$561,623,038.75	$511,414,956.50	$ 50,208,082.25+
		Increase	$ 50,208,082.25+
Grand Total—ALL BANKS in Montana	**$1,082,093,138.06**	**$1,017,854,564.99**	**$ 64,238,573.07+ (Increase)**

---

2) State Chartered Building and Loan ber 31, 1963, Compared With nber 31, 1962

RESOURCES:	Dec. 31, 1963	Dec. 31, 1962	Increase+ Decrease—
Installment Stock	$ 63,072.322.01	$ 55,656,867.51	$ 7,415,454.50+
Prepaid Stock	4,287,820.00	5,065,555.40	777,735.40—
Full Paid Stock	19,219,070.96	17,869,900.00	1,349,170.96+
Bills Payable	1,235,000.00	969,554.67	265,445.33+
Due Borrowers	1,366,722.06	865,978.30	500,743.76+
Other Liabilities	349,515.82	184,183.43	165,332.39+
Contingent Fund & Reserves	6,090,061.97	5,510,096.13	579,965.84+
Undivided Profits	747,184.03	691,381.54	55,802.49+
	$ 96,367,696.85	$ 86,813,516.98	$ 9,554,179.87+
		Increase	$ 9,554,179.87+

MONTANA STATE BANKS AND TRUST COMPANIES

*Absarokee	Yellowstone Bank (1)
Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
zeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
ridger	Bank of Bridger
roadus	Powder River County Bank (1)
tte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
inook	First State Bank (1)
oteau	Citizens State Bank (1)
lumbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana
	Central Bank of Montana (1)
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
udyard	Farmers Merchants Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
nford	Basin State Bank
evensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Farmers & Stockmens Bank (1)
Victor	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank

*Opened April 15, 1963

MONTANA NATIONAL BANKS

*Absarokee	Montana National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
**Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
***Wolf Point	Western National Bank

---

*Opened May 6, 1963

**Converted from State Charter Aug. 30, 1963

***Converted from State Charter July 12, 1963

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Emp. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Employees Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Emp. Credit Union
Libby	Zonolite Employees Credit Union
Missoula	Missoula Credit Union
Missoula	Missoula Prtg. Industries Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

332.105
M-D
no. 190

No. 190

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

National Banks

Trust Companies

June 30, 1964

•

Credit Union Associations

June 30, 1964

Albert E. Leuthold............Supt. of Banks
L. W. Alke............Chief Examiner
Norman W. Zimmerman
............First Ass't. Examiner
Frank J. Skufca............Sr. Bank Examiner
Robert W. Talbot............Examiner
Kermit Andersen............Examiner
Jim Glasgow............Examiner
Francis Rice............Examiner
Claude Cory............Examiner
Brad Dooley............Examiner
E. T. Nobles............Examiner

AUG

THURBER'S HELENA

Aggregate Resources and Liabilities of (28) State Chartered Credit Unions June 30, 1964, Compared with Reports of (29) Credit Unions June 29, 1963

RESOURCES:	June 30, 1964	June 29,1963	Increase+ Decrease—
Cash & on Deposit	$ 243,009.52	$ 173,289.69	$ 69,719.83+
Loans to Members	4,133,464.40	3,601,240.44	532,223.96+
Loans to Other Cr. Unions	70,063.23	47,093.98	22,969.25+
Investments	153,223.17	143,370.74	9,852.43+
Office Bldg.Fur. & Fix.	61,040.62	60,802.50	238.12+
Other Assets	26,682.99	24,502.71	2,180.28+
	4,687,483.93	$4,050,300.06	$ 637,183.87+
		Increase	$ 637,183.87+
LIABILITIES:			
Shares	$3,765,216.69	$3,137,661.93	$ 627,554.76+
Reserve Fund	187,075.83	145,737.98	41,337.85+
Undivided Earnings	257,676.47	254,369.26	3,307.21+
Borrowed Funds	451,400.00	493,891.00	42,491.00—
Other Liabilities	26,114.94	18,639.89	7,475.05+
	$4,687,483.93	$4,050,300.06	$ 637,183.87+
		Increase	$ 637,183,87+

Aggregate Resources and Liabilities of (78) State Banks and (1) Trust Company June 30, 1964, Compared with Reports of (80) State Banks and (1) Trust Company on June 29, 1963

RESOURCES:	June 30, 1964	June 29,1963	Increase+ Decrease—
Cash and Banks	$ 71,349,801.53	$ 71,708,856.93	$ 359,055.40—
U. S. Government Bonds	122,324,867.38	128,446,381.01	6,121,513.63—
State & Municipal Bonds	40,329,559.17	37,438,146.99	2,891,412.18+
Other Bonds and Securities	10,702,325.76	9,883,136.89	819,188.87+
Corporate Stocks	638,363.55	615,141.28	23,222.27+
Loans & Discounts	256,605,704.76	237,562,098.68	19,043,606.08+
Premises, Furn. & Fix.	5,828,063.44	5,587,948.41	240,115.03+
Other Real Estate	323,975.74	467,773.52	143,797.78—
Other Assets	2,359,150.37	2,176,386.63	182,763.74+
	$510,461,811.70	$493,885,870.34	$16,575,941.36+
		Increase	$16,575,941.36+

LIABILITIES:			
Demand Deposits	$199,939,441.47	$198,924,618.89	$ 1,014,822.58+
Time Deposits	189,588,499.27	173,627,065.79	15,961,433.48+
U. S. Govt. Deposits	7,993,783.47	13,907,559.04	5,913,775.57—
Other Public Deposits	49,017,319.20	46,448,073.17	2,569,246.03+
Due to Banks	13,840,812.77	15,182,068.62	1,341,255.85—
Other Deposits	4,321,124,03	3,404,187.42	916,936.61+
Bills Payable	400,000.00	300,000.00	100,000.00+
Other Liabilities	7,396,719.03	5,596,079.97	1,800,639.06+
Capital	14,285,000.00	13,620,000.00	665,000.00+
Surplus	14,477,500.00	13,940,000.00	537,500.00+
Undivided Profits	8,915,143.63	8,707,804.94	207,338.69+
Reserves	286,468.83	228,412.50	58,056.33+
	$510,461,811.70	$493,885,870.34	$16,575,941.36+
		Increase	$16,575,941.36+

Aggregate Resources and Liabilities of (47) National Banks in Montana, June 30, 1964, Compared with Reports of (44) National Banks on June 29, 1963

RESOURCES:	June 30, 1964	June 29,1963	Increase+ Decrease—
Cash and Banks	$ 81,209,565.66	$ 76,602,056.38	$ 4,607,509.28+
U. S. Government Bonds	118,557,287.05	120,725,453.11	2,168,166.06—
State and Municipal Bonds	45,663,646.71	37,006.388.08	8,657,258.63+
Other Bonds & Securities	11,521,684.19	11,599,571.52	77,887.33—
Corporate Stocks	914,100.00	874,613.12	39,486.88+
Loans & Discounts	288,575,943.58	246,994,813.23	41,581,130.35+
Premises, Furn. & Fix.	11,134,353.09	8,899,888.22	2,234,464.87+
Other Real Estate		386,661.99	386,661.99—
Other Assets	4,495,563.59	4,009,802.18	485,761.41+
	$562,072,143.87	$507,099,247.83	$54,972,896.04+
		Increase	$54,972,896.04+

LIABILITIES:			
Demand Deposits	$215,267,421.12	$202,789,752.46	$12,477,668.66+
Time Deposits	214,315,559.95	182,038,685.70	32,276,874.25+
U. S. Govt. Depossits	11,301,175.18	14,070,597.69	2,769,422.51—
Other Public Deposits	46,690,169.72	46,728,877.72	38,708.00—
Due to Banks	12,250,206.16	11,184,388.90	1,065,817.26+
Other Deposits	4,930,270.03	3,817,782.82	1,112,487.21+
Bills Payable	5,540,500.00		5,540,500.00+
Other Liabilities	12,268,844.99	10,407,569.35	1,861,275.64+
Capital	15,072,500.00	13,352,500.00	1,720,000.00+
Surplus	15,672,500.00	14,240,000.00	1,432,500.00+
Undivided Profits	8,494,619.32	8,220,355.92	274,263.40+
Reserves	268,377.40	248,737.27	19,640.13+
	$562,072,143.87	$507,099,247.83	$54,972,896.04+
		Increase	$54,972,896.04+
Grand Total—ALL BANKS In Montana	**$1,072,533,955.57**	**$1,000,985,118.17**	**$71,548,837.40** (Increase)

Aggregate Resources and Liabilities of (80) State Banks and (1) Trust Company December 31, 1964, Compared With (78) State Banks and (1) Trust Company December 20, 1963

RESOURCES:	Dec. 31, 1964	Dec. 20, 1963	Increase+ Decrease—
Cash and Banks	$ 79,110,287.47	$ 75,559,804.98	$ 3,550,482.49+
U. S. Government Bonds	138,573,902.52	146,010,713.96	7,436,811.44—
State and Municipal Bonds	45,071,989.68	39,686,876.47	5,385,113.21+
Other Bonds and Securities	12,862,377.53	12,816,770.83	45,606.70+
Corporate Stocks	653,811.99	620,956.87	32,855.12+
Loans and Discounts	264,657,872.36	238,079,318.66	26,578,553.70+
Premises, Furn. and Fix.	5,792,519.05	5,741,915.05	50,604.00+
Other Real Estate	313,332.98	203,616.54	109,716.44+
Other Assets	2,397,084.71	1,750,125.95	646,958.76+
	$549,433,178.29	$520,470,099.31	$ 28,963,078.98+
		Increase	$ 28,963,078.98+

LIABILITIES:			
Demand Deposits	$221,466,576.22	$217,700,633.62	$ 3,765,942.60+
Time Deposits	198,871,972.84	176,429,338.56	22,442,634.28+
U. S. Govt. Deposits	6,445,650.10	7,387,482.51	941,832.41—
Other Public Deposits	52,126,046.64	50,973,132.37	1,152,914.27+
Due to Banks	17,542,685.77	17,652,071.72	109,385.95—
Other Deposits	4,411,941.59	4,065,084.14	346,857.45+
Bills Payable			
Other Liabilities	8,187,511.91	7,383,092.99	804,418.92+
Capital	14,565,000.00	13,610,000.00	955,000.00+
Surplus	15,207,500.00	13,975,000.00	1,232,500.00+
Undivided Profits	10,275,878.72	11,085,950.90	810,072.18—
Reserves	332,414.50	208,312.50	124,102.00+
	$549,433,178.29	$520,470,099.31	$ 28,963,078.98+
		Increase	$ 28,963,078.98+

Aggregate Resources and Liabilities
Loan Associations of Montana
With Reports of

RESOURCES:	Dec. 31, 1964	Dec. 31, 1963	Increase+ Decrease—
Real Estate Loans	$ 87,469,337.96	$ 80,614,475.70	$ 6,854,862.26+
Real Estate Contracts	1,046,516.05	1,175,207.38	128,691.33—
Real Estate Owned	179,440.18	142,016.98	37,423.20+
Office Bldg., Furn. & Fix.	1,726,852.95	1,540,268.34	186,557.61+
Stock Loans	442,995.48	361,419.23	81,576.25+
Bonds, Warrants, etc.	8,198,885.52	7,772,074.64	426,810.88+
Cash and Due from Banks	3,153,415.19	3,076,563.47	76,851.72+
Stock in Federal Home Loan Bank	1,013,700.00	1,131,200.00	117,500.00—
Other Resources	599,356.25	554,471.11	44,885.14+
	$103,830,472.58	$ 96,367,696.85	$ 7,462,775.73+
		Increase	$ 7,462,775.73+

Aggregate Resources and Liabilities of (48) National Banks In Montana, December 31, 1964, Compared With Reports of (46) National Banks on December 20, 1963

RESOURCES:	Dec. 31, 1964	Dec. 20, 1963	Increase+ Decrease—
Cash and Banks	$ 85,781,372.12	$ 82,708,339.64	$ 3,073,032.48+
U. S. Government Bonds	129,989,023.63	133,320,869.04	3,331,845.41—
State and Municipal Bonds	52,349,574.34	44,028,595.22	8,320,979.12+
Other Bonds and Securities	10,027,950.31	16,298,686.69	6,270,736.38—
Corporate Stocks	926,850.00	854,912.12	71,937.88+
Loans and Discounts	298,082,030.39	270,856,627.17	27,225,403.22+
Premises, Furn. & Fix.	11,527,613.51	9,894,190.61	1,633,422.90+
Other Real Estate	—	432,716.37	432,716.37—
Other Assets	3,740,090.56	3,228,101.89	511,988.67+
	$592,424,504.86	$561,623,038.75	$ 30,801,466.11+
		Increase	$ 30,801,466.11+

LIABILITIES:	Dec. 31, 1964	Dec. 20, 1963	Increase+ Decrease—
Demand Deposits	$235,033.887.97	$231,970,045.65	$ 3,063,842.32+
Time Deposits	225,864,587.38	196,102,248.31	29,762,339.07+
U. S. Govt. Deposits	7,628,643.95	8,701,027.03	1,072,383.08—
Other Public Deposits	49,247,578.16	49,556,845.52	309,267.36—
Due to Banks	15,410,898.33	15,714,292.32	303,393.99—
Other Deposits	4,648,524.82	4,626,300.62	22,224.20+
Bills Payable	200,000.00	2,500,000.00	2,300,000.00—
Other Liabilities	12,803,284.73	12,848,877.10	45,592.37—
Capital	15,197,500.00	14,132,500.00	1,065,000.00+
Surplus	15,832,500.00	14,485,000.00	1,347,500.00+
Undivided Profits	10,268,695.71	10,739,433.43	470,737.72—
Reserves	288,403.81	246,468.77	41,935.04+
	$592,424,504.86	$561,623,038.75	$ 30,801,466.11+
		Increase	$ 30,801,466.11+
Grand Total—ALL BANKS in Montana	**$1,141,857,683.15**	**$1,082,093,138.06**	**$ 59,764,545.09** (Increase)

---

(12) State Chartered Building and ecember 31, 1964, Compared cember 31, 1963

LIABILITIES:	Dec. 31, 1964	Dec. 31, 1963	Increase+ Decrease—
Installment Stock	$ 69,838,735.04	$ 63,072,322.01	$ 6,766,413.03+
Prepaid Stock	4,454,842.61	4,287,820.00	167,022.61+
Full Paid Stock	19,434,050.00	19,219,070.96	214,979.04+
Bills Payable	1,048,061.64	1,235,000.00	186,938.36—
Due Borrowers	1,172,774.78	1,366,722.06	193,947.28—
Other Liabilities	325,511.71	349,515.82	24,004.11—
Contingent Fund and Reserves	6,622,515.98	6,090,061.97	532,454.01+
Undivided Profits	933,980.82	747,184.03	186,796.79+
	$103,830,472.58	$ 96,367,696.85	$ 7,462,775.73+
		Increase	$ 7,462,775.73+

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
dger	Bank of Bridger
adus	Powder River County Bank (1)
tte	Metals Bank & Trust Co. (1)
	Security Bank
scade	Stockmens Bank (1)
ester	Liberty Bank of Montana (1)
hinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
lumbia Falls	Bank of Columbia Falls
lumbus	The Yellowstone Bank (1)
onrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana
	Central Bank of Montana (1)
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
*Libby	Lincoln Security Bank
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
**Missoula	Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
oundup	Miners and Merchants Bank
udyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
heridan	Bank of Sheridan
anford	Basin State Bank
vensville	First State Bank (1)
erior	First State Bank of Mineral County
rry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
***Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened December 28, 1964
**Opened April 13, 1964
***Opened November 11, 1964

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
*Eureka	First National Bank
Fairfield	First National Bank
**Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
Wolf Point	Western National Bank

---

*Opened October 5, 1964
**Converted from State Charter Dec. 23, 1963.

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Empl. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Emp. Credit Union
Kalispell	Flathead U. S. Emp. Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Empl. Credit Union
Libby	Zonolite Emp. Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

In voluntary liquidation: Missoula Prtg. Industries Credit Union.

Aggregate Resources and Liabilities of (28)* State Chartered Credit Unions June 30, 1965, Compared with Reports of June 30, 1964

	June 30, 1965	June 30, 1964	Increase+ Decrease—
RESOURCES:			
Cash and on Deposit	$ 168,587.91	$ 243,009.52	$ 74,421.61—
Loans to Members	4,432,758.09	4,133,464.40	299,293,69+
Lonas to Other Credit Unions	58,016.95	70,063.23	12,046.28—
Investments	303,034.75	153,223.17	149,811.58+
Office Bldg. Furn. and Fix.	59,855.06	61,040.62	1,185.56—
Other Assets	32,363.36	26,682.99	5,680.37+
	$ 5,054,616.12	$ 4,687,483.93	$ 367,132.19+
		Increase	$ 367,132.19+
LIABILITIES:			
Shares	$ 4,209,164.95	$ 3,765,216.69	$ 443,948.26+
Reserve Fund	226,959.77	187,075.83	39,883.94+
Undivided Earnings	274,386.88	257,676.47	16,710.41+
Borrowed Funds	295,944.45	451,400.00	155,455.55—
Other Liabilities	48,160.07	26,114.94	22,045.13+
	$ 5,054,616.12	$ 4,687,483.93	$ 367,132.19+
		Increase	$ 367,132.19+

*Only 26 reports received. Data estimated for Mission Range Credit Union and Galen Credit Union

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Billings	Security Savings & Loan Association
Glasgow	First Savings & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Missoula Building & Loan Association Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO
no/192

No. 192

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 30, 1965

•

Building & Loan Associations
and
Credit Union Associations

June 30, 1965

THE LIBRARY OF THE
AUG 9 1965
UNIVERSITY OF ILLINOIS

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Norman W. Zimmerman	First Ass't. Examiner
Frank J. Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Kermit Andersen	Examiner
Claude Cory	Examiner
Brad Dooley	Examiner
E. T. Nobles	Examiner
Jim Glasgow	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (81) State Banks and (1) Trust Company June 30, 1965, Compared with Reports of (78) State Banks and (1) Trust Company on June 30, 1964

RESOURCES:	June 30, 1965	June 30, 1964	Increase+ Decrease—
Cash and Banks	$ 70,218,619.04	$ 71,349,801.53	$ 1,131,182.49—
U. S. Government Bonds	119,647,253.80	122,324,867.38	2,677,613.58—
State and Municipal Bonds	43,874,189.26	40,329,559.17	3,544,630.09+
Other Bonds and Securities	11,691,007.64	10,702,325.76	988,681.88+
Corporate Stocks	702,236.53	638,363.55	63,872.98+
Loans and Discounts	286,254,523.14	256,605,704.76	29,648,818.38+
Premises, Furn. and Fix.	6,080,750.88	5,828,063.44	252,687.44+
Other Real Estate	339,536.87	323,975.74	15,561.13+
Other Assets	2,672,697.35	2,359,150.37	313,546.98+
	$541,480,814.51	$510,461,811.70	$ 31,019,002.81+
		Increase	$ 31,019,002.81+

LIABILITIES:			
Demand Deposits	$202,007,791.66	$199,939,441.47	$ 2,068,350.19+
Time Deposits	210,072,076.15	189,588,499.27	20,483,576.88+
U. S. Gov't. Deposits	8,070,681.11	7,993,783.47	76,897.64+
Other Public Deposits	49,901,874.89	49,017,319.20	884,555.69+
Due to Banks	15,104,733.74	13,840,812.77	1,263,920.97+
Other Deposits	3,884,281.34	4,321,124.03	436,842.69—
Borrowed Funds	2,950,000.00	400,000.00	2,550,000.00+
Other Liabilities	8,529,734.90	7,396,719.03	1,133,015.87+
Capital	15,800,000.00	14,285,000.00	1,515,000.00+
Surplus	16,185,000.00	14,477,500.00	1,707,500.00+
Undivided Profits	8,714,755.71	8,915,143.63	200,387.92—
Reserves	259,885.01	286,468.83	26,583.82—
	$541,480,814.51	$510,461,811.70	$ 31,019,002.81+
		Increase	$ 31,019,002.81+

Aggregate Resources and Liabilities Loan Associations of Montan Reports of (12) Building

RESOURCES:	June 30, 1965	June 30, 1964	Increase+ Decrease—
Real Estate Loans	$ 89,894,902.78	$ 82,923,362.95	$ 6,971,539.83+
Real Estate Contracts	1,040,275.23	1,291,586.80	251,311.57—
Real Estate Owned	122,318.71	167,853.20	45,534.49—
Office Bldg., Furn., and Fix.	1,738,142.29	1,521,417.65	216,724.64+
Stock Loans	764.726.62	578,540.25	186,186.37+
Investments	8,221,764.45	9,064,392.78	842,628.33—
Cash and Due from Banks	2,598,308.59	2,920,878.71	322,570.12—
Stock in Fed. Home Loan Bank	1,013,700.00	1,013,700.00	
Other Resources	764,663.29	700,584.16	64,079.13+
	$106,158,801.96	$100,182,316.50	$ 5,976,485.46+
		Increase	$ 5,976,485.46+

Aggregate Resources and Liabilities of (48) National Banks in Montana, June 30, 1965, Compared with Reports of (47) National Banks on June 30, 1964

RESOURCES:	June 30, 1965	June 30, 1964	Increase+ Decrease—
Cash and Banks	$ 82,559,294.91	$ 81,209,565.66	$ 1,349,729.25+
U. S. Government Bonds	109,137,582.96	118,557,287.05	9,419,704.09—
State and Municipal Bonds	53,467,393.57	45,663,646.71	7,803,746.86+
Other Bonds and Securities	9,022,413.84	11,521,684.19	2,499,210.35—
Corporate Stocks	948,000.00	914,100.00	33,900.00+
Loans and Discounts	323,607,778.84	288,575,943.58	35,031,835.26+
Premises, Furn. & Fix.	12,269,765.67	11,134,353.09	1,135,412.58+
Other Assets	4,562,288.26	4,495,563.59	66,724.67+
	$595,574,518.05	$562,072,143.87	$ 33,502,374.18+
		Increase	$ 33,502,374.18+
LIABILITIES:			
Demand Deposits	$218,041,435.47	$215,267,421.12	$ 2,774,014,35+
Time Deposits	238,489,312.02	214,315,559.95	24,173,752.07+
U. S. Gov't. Deposits	10,403,331.06	11,301,175.18	897,844.12—
Other Public Deposits	49,353,659.13	46,690,169.72	2,663,489.41+
Due to Banks	13,063,935.85	12,250,206.16	813,729.69+
Other Deposits	5,176,295.81	4,930,270.03	246,025.78+
Borrowed Funds	4,930,000.00	5,540,500.00	610,500.00—
Other Liabilities	14,162,635.32	12,268,844.99	1,893,790.33+
Capital	15,622,500.00	15,072,500.00	550,000.00+
Surplus	16,112,500.00	15,672,500.00	440,000.00+
Undivided Profits	9,930,993.24	8,494,619.32	1,436,373.92+
Reserves	287,920.15	268,377.40	19,542.75+
	$595,574,518.05	$562,072,143.87	$ 33,502,374.18+
		Increase	$ 33,502,374.18+
Grand Total—ALL BANKS in Montana	**$1,137,055,332.56**	**$1,072,533,955.57**	**$ 64,521,376.99+** (Increase)

---

(11) State Chartered Building and
une 30, 1965, Compared with
d Loans June 30, 1964 *

LIABILITIES:			
Installment Stock	$ 72,287,064.64	$ 66,944,796.19	$ 5,342,268.45+
Prepaid Stock	4,443,378.90	4,434,171.58	9,207.32+
Full Paid Stock	19,175,344.57	19,547,300.00	371,955.43—
Borrowed Funds	479,944.77	467,181.32	12,763.45+
Due Borrowers	1,500,499.13	1,350,706.62	149,792.51+
Other Liabilities	283,320.74	268,296.53	15,024.21+
Contingent Fund and Reserves	6,945,311.45	6,317,600.76	627,710.69+
Undivided Profits	1,043,937.76	852,263.50	191,674.26+
	$106,158,801.96	$100,182,316.50	$ 5,976,485.46+
		Increase	$ 5,976,485.46+

*Northwest Mutual Building & Loan, Missoula merged with Western Montana Building & Loan, Missoula, as of May, 1965.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
**Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana
	Central Bank of Montana (1)
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
*Libby	Lincoln Security Bank
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Missoula	Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
***Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened December 28, 1964
**Opened June 21, 1964 1965
***Opened November 11, 1964

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' Bank of Montana, NA.
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
*Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

---

*Opened October 5, 1964

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Empl. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Emp. Credit Union
Kalispell	Flathead U. S. Emp. Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Empl. Credit Union
Libby	Zonolite Emp. Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Aggregate Resources and Liabilities of (28)* State Chartered Credit Unions December 31, 1965 Compared with Reports of December 31, 1964

	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
RESOURCES:			
Cash and on Deposit	$ 275,407.12	$ 430,126.56	$ 154,719.44—
Loans to Members	4,656,329.08	4,401,189.30	255,139.78+
Loans to Other Credit Unions	73,000.00	65,711.91	7,288.09+
Investments	288,092.97	237,284.26	50,808.71+
Office Bldg. Furn. & Fix.	58,236.01	24,921.71	33,314.30+
Other Assets	23,794.11	73,825.06	50,030.95—
	$ 5,374.859.29	$ 5,233,058.80	$ 141,800.49+
		Increase	$ 141,800.49+
LIABILITIES:			
Shares	$ 4,532,127.56	$ 4,152,687.93	$ 379,439.63+
Reserve Fund	257,305.83	212,566.66	44,739.17+
Undivided Earnings	286,618.26	202,021.75	84,596.51+
Borrowed Funds	264,900.00	523,650.00	258,750.00—
Other Liabilities	33,907.64	142,132.46	108,224.82—
	$ 5,374,859.29	$ 5,233,058.80	$ 141,800.49+
		Increase	$ 141,800.49+

*Only 26 reports received. Data estimated for Galen Credit Union and Flathead U. S. Employees Credit Union, Kalispell.

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Billings	Security Savings & Loan Association
Glasgow	First Savings & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO

20 193

FEB 17 1966

No. 193

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 31· 1965

•

Building & Loan Associations
and
Credit Union Associations

December 31· 1965

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
Frank J. Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Kermit Andersen	Examiner
Claude Cory	Examiner
E. T. Nobles	Examiner
Jim Glasgow	Examiner
Tom Warsinske	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (80) State Banks and (1) Trust Company December 31, 1965, Compared with Reports of December 31, 1964

RESOURCES:	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
Cash and Banks	$ 85,527,152.92	$ 79,110,287.47	$ 6,416,865.45+
U. S. Government Bonds	131,943,908.40	138,573,902.52	6,629,994.12—
State and Municipal Bonds	47,044,107.78	45,071,989.68	1,972,118.10+
Other Bonds, Securities, Stocks	16,134,369.22	13,516,189.52	2,618,179.70+
Federal Funds Sold			
Loans and Discounts	283,354,128.47	264,657,872.36	18,696,256.11+
Premises, Furn. and Fix.	6,132,108.71	5,792,519.05	339,589.66+
Other Real Estate	381,359.67	313,332.98	68,026.69+
Other Assets	2,211,730.58	2,397,084.71	185,354.13—
	$572,728,865.75	$549,433,178.29	$ 23,295,687.46+
		Increase	$ 23,295,687.46+

LIABILITIES:	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
Demand Deposits	$223,958,045.41	$221,466,576.22	$ 2,491,469.19+
Time Deposits	213,680,559.53	198,871,972.84	14,808,586.69+
U. S. Govt. Deposits	5,429,349.02	6,445,650.10	1,016,301.08—
Other Public Deposits	55,171,175.05	52,126,046.64	3,045,128.41+
Due to Banks	18,220,529.93	17,542.685.77	677,844.16+
Other Deposits	5,094,646.74	4,411,941.59	682,705.15+
Federal Funds Purchased	100,000.00		100,000.00+
Borrowed Funds	300,000.00		300,000.00+
Other Liabilities	8,800,068.10	8,187,511.91	612,556.19+
Capital	15,675,000.00	14,565,000.00	1,110,000.00+
Surplus	16,400,000.00	15,207,500.00	1,192,500.00+
Undivided Profits	9,556,515.25	10,275,878.72	719,363.47—
Reserves	342,976.72	332,414.50	10,562.22+
	$572,728,865.75	$549,433,178.29	$ 23,295,687.46+
		Increase	$ 23,295,687.46+

Aggregate Resources and Liabilities of (10) State Chartered B Compared with Reports of (12) Building a

RESOURCES:	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
Real Estate Loans	$ 82,966,692.92	$ 87,469,337.96	$ 4,502,645.04—
Real Estate Contracts	996,619.53	1,046,516.05	49,896.52—
Real Estate Owned	142,849.32	179,440.18	36,590.86—
Office Bldg., Furn. & Fix.	1,561,941.84	1,726,825.95	164,884.11—
Stock Loans	552,440.05	442,995.48	109,444.57+
Investments	6,966,644.42	8,081,385.52	1,114,741.10—
Cash and Due from Banks	2,449,002.91	3,153,415.19	704,412.28—
Stock in Federal Home Loan Bank	876,200.00	1,131,200.00	255,000.00—
Other Resources	714,225.73	599,356.25	114,869.48+
	$ 97,226,616.72	$103,830,472.58	$ 6,603,855.86—
		Decrease	$ 6,603,855.86—

Aggregate Resources and Liabilities of (50) National Banks in Montana, December 31, 1965 Compared with Reports of (48) National Banks On December 31, 1964

RESOURCES:	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
Cash and Banks	$ 95,252,243.96	$ 85,781,372.12	$ 9,470,871.84+
U. S. Government Bonds	129,995,646.72	129,989,023.63	6,623.09+
State and Municipal Bonds	64,260,259.57	52,349,574.34	11,910,685.23+
Other Bonds and Securities	12,165,643.19	10,954,800.31	1,210,842.88+
Federal Funds Sold	—	—	—
Loans and Discounts	344,959,056.58	298,082,030.39	46,877,026.19+
Premises, Furn and Fix.	12,693,498.34	11,527,613.51	1,165,884.83+
Other Real Estate	633,691.13	—	633,691.13+
Other Assets	3,715,943.96	3,740,090.56	24,146.60—
	$663,675,983.45	$592,424,504.86	$ 71,251,478.59+
		Increase	$ 71,251,478.59+
LIABILITIES:			
Demand Deposits	$255,826,165.06	$235,033,887.97	$ 20,792,277.09+
Time Deposits	261,666,991.56	225,864,587.38	35,802,404.18+
U. S. Gov't Deposits	6,850,851.41	7,628,643.95	777,792.54—
Other Public Deposits	55,079,090.36	49,247,578.16	5,831,512.20+
Due to Banks	19,701,575.56	15,410,898.33	4,290,677.23+
Other Deposits	1,021,394.98	4,648,524.82	3,627,129.84—
Federal Funds Purchased	1,100,000.00	—	1,100,000.00+
Borrowed Funds	2,200,000.00	200,000.00	2,000,000.00+
Other Liabilities	14,179,928.57	12,803,284.73	1,376,643.84+
Capital	16,422,500.00	15,197,500.00	1,225,000.00+
Surplus	17,077,500.00	15,832,500.00	1,245,000.00+
Undivided Profits	12,193,134.14	10,268,695.71	1,924,438.43+
Reserves	356,851.81	288,403.81	68,448.00+
	$663,675,983.45	$592,424,504.86	$ 71,251,478.59+
		Increase	$ 71,251,478.59+
Grand Total—ALL BANKS in Montana	**$1,236,404,849.20**	**$1,141,857,683.15**	**$ 94,547,166.05** **(Increase)**

*One National Bank did not report for Dec. 31, 1965—Oct. 13, 1965, totals used for this bank.

ling and Loan Associations of Montana, December 31, 1965
Loan Associations, December 31, 1964*

LIABILITIES:	Dec. 31,1965	Dec. 31, 1964	Increase+ Decrease—
Installment Stock	$ 66,540,709.45	$ 69,838,735.04	$ 3,298,025.59—
Prepaid Stock	4,469,511.12	4,454,842.61	14,668.51+
Full Paid Stock	16,588,987.93	19,434,050.00	2,845,062.07—
Borrowed Funds	917,316.59	1,048,061.64	130,745.05—
Due Borrowers	876,006.06	1,172,774.78	296,768.72—
Other Liabilities	324,225.98	325,511.71	1,285.73—
Contingent Fund and Reserves	6,350,387.01	6,622,515.98	272,128.97—
Undivided Profits	1,159,472.58	933,980.82	225,491.76+
	$ 97,226,616.72	$103,830,472.58	$ 6,603,855.86—
		Decrease	$ 6,603,855.86—

*Northwest Mutual Building and Loan, Missoula merged with Western Montana Building & Loan, Missoula, as of May, 1965.
Missoula Building & Loan converted to Federal charter August 5, 1965.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
hester	Liberty Bank of Montana (1)
hinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	*Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
**Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana
	Central Bank of Montana (1)
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
anford	Basin State Bank
evensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank
*Opened August 2, 1965
**Opened June 21, 1965

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	*Daly National Bank
Baker	Baker National Bank
Billings	**Billings State Bank, N.A.
	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

---

*Converted from State charter August 31, 1965
**Converted from State charter December 16, 1965

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Empl. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Emp. Credit Union
Kalispell	Flathead U. S. Emp. Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Empl. Credit Union
Libby	Zonolite Emp. Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Aggregate Resources and Liabilities of (27)* State Chartered Credit Unions June 30, 1966 Compared with Reports of June 30, 1965

	June 30, 1966	June 30, 1965	Increase+ Decrease—
RESOURCES:			
Cash and on Deposit	$ 195,998.46	$ 168,587.91	$ 27,410.55+
Loans to Members	4,843,238.13	4,432,758.09	410,480.04+
Loans to Other Credit Unions	142,081.32	58,016.95	84,064.37+
Investments	285,289.25	303,034.75	17,745.50—
Office Budg. Fur. and Fix.	57,388.90	59,855.06	2,466.16—
Other Assets	60,042.53	32,363.36	27,679.17+
	$ 5,584,038.59	$ 5,054,616.12	$ 529,422.47+
		Increase	$ 529,422.47+
LIABILITIES:			
Shares	$ 4,711,174.33	$ 4,209,164.95	$ 502,009.38+
Reserve Fund	248,973.45	226,959.77	22,013.68+
Undivided Earnings	325,327.31	274,386.88	50,940.43+
Borrowed Funds	266,026.50	295,944.45	29,917.95—
Other Liabilities	32,537.00	48,160.07	15,623.07—
	$ 5,584,038.59	$ 5,054,616.12	$ 529,422.47+
		Increase	$ 529,422.47+

*Only 24 reports received. Data estimated for Bil Mont. Power Credit Union, Gazette Employees Credit Union, and State Capitol Employees Credit Union.
Shell Credit Union, Billings, completed voluntary liquidation March, 1966.

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Billings	Security Savings & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO
THE LIBRARY OF THE
AUG 15 1966
UNIVERSITY OF ILLINOIS

nw

194

No. 194

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 30, 1966

•

Building & Loan Associations
and
Credit Union Associations
June 30, 1966

◆

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pedergast	First Ass't. Examiner
Frank J. Skufka	Sr. Bank Examiner
Robert W. Talbot	Examiner
Claude Cory	Examiner
E. T. Nobles	Examiner
Jim Glasgow	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (82) State Banks and (1) Trust Company June 30, 1966, Compared with Reports of (81) State Banks and (1) Trust Company on June 30, 1965

RESOURCES:	June 30, 1966	June 30, 1965	Increase+ Decrease—
Cash and Banks	$ 80,678,239.43	$ 70,218,619.04	$ 10,459,620.39+
U. S. Government Bonds	115,765,769.55	119,647,253.80	3,881,484.25—
State and Municipal Bonds	48,004,074.42	43,874,189.26	4,129,885.16+
Other Bonds and Securities	15,902,049.76	12,393,244.17	3,508,805.59+
Loans and Discounts	295,344,778.43	286,254,523.14	9,090,255.29+
Premises, Furn. and Fix.	6,581,011.30	6,080,750.88	500,260.42+
Other Real Estate	541,317.30	339,536.87	201,780.43+
Other Assets	2,521,060.28	2,672,697.35	151,637.07—
	$565,338,300.47	$541,480,814.51	$ 23,857,485.96+
		Increase	$ 23,857,485.96+

LIABILITIES:	June 30, 1966	June 30, 1965	Increase+ Decrease—
Demand Deposits	$202,627,426.69	$202,007,791.66	$ 619,635.03+
Time Deposits	224,703,836.03	210,072,076.15	14,631,759.88+
U. S. Government Deposits	7,326,223.29	8,070,681.11	744,457.82—
Other Public Deposits	56,892,440.63	49,901,874.89	6,990,565.74+
Dep. of Comm'l. Banks	16,332,632.05	15,104,733.74	1,227,898.31+
Other Deposits	4,401,483.35	3,884,281.34	517,202.01+
Borrowed Funds	400,000.00	2,950,000.00	2,550,000.00—
Other Liabilities	9,514,890.47	8,529,734.90	985,155.57+
Common Stock	16,616,000.00	15,800,000.00	816,000.00+
Surplus	16,651,000.00	16,185,000.00	466,000.00+
Undivided Profits	9,477,310.40	8,714,755.71	762,554.69+
Reserves	395,057.56	259,885.01	135,172.55+
	$565,338,300.47	$541,480,814.51	$ 23,857,485.96+
		Increase	$ 23,857,485.96+

Aggregate Resources and Liabilities of (9) State Chartered Compared with Reports of (11) Building

RESOURCES:	June 30, 1966	June 30, 1965	Increase+ Decrease—
Real Estate Loans	$ 85,149,297.97	$ 89,894,902.78	$ 4,745,604.81—
Real Estate Contracts	963,407.82	1,040,275.23	76,867.41—
Real Estate Owned	217,625.44	122,318.71	95,306.73+
Office Bldg, Furn., and Fix.	1,640,737.40	1,738,142.29	97,404.89—
Stock Loans	764,572.86	764,726.62	153.76—
Investments	7,071,912.20	8,221,764.45	1,149,852.25—
Cash and Due from Banks	2,313,720.73	2,598,308.59	284,587.86—
Stock in Fed. Home Loan Bank	1,013,700.00	1,013,700.00	
Other Resources	775,497.28	764,663.29	10,833.99+
	$ 99,910,471.70	$106,158,801.96	$ 6,248,330.26—
		Decrease	$ 6,248,330.26—

Aggregate Resources and Liabilities of (49) National Banks in Montana, June 30, 1966, Compared with Reports of (48) National Banks on June 30, 1965

RESOURCES:	June 30, 1966	June 30, 1965	Increase+ Decrease—
Cash and Banks	$ 87,172,325.93	$ 82,559,294.91	$ 4,613,031.02+
U. S. Government Bonds	114,910,421.77	109,137,582.96	5,772,838.81+
State and Municipal Bonds	64,304,638.52	53,467,393.57	10,837,244.95+
Other Bonds and Securities	9,390,208.31	9,970,413.84	580,205.53—
Loans and Discounts	364,666,177.35	323,607,778.84	41,058,398.51+
Premises, Furn. & Fix.	13,627,617.76	12,269,765.67	1,357,852.09+
Other Assets	6,804,092.32	4,562,288.26	2,241,804.06+
	$660,875,481.96	$595,574,518.05	$ 65,300,963.91+
		Increase	$ 65,300,963.91+
LIABILITIES:			
Demand Deposits	$234,199,109.29	$223,217,731.28	$ 10,981,378.01+
Time Deposits	273,441,925.34	238,489,312.02	34,952,613.32+
U. S. Government Deposits	9,859,559.03	10,403,331.06	543,772.03—
Other Public Deposits	62,665,699.93	49,353,659.13	13,312,040.80+
Dep. of Comm'l. Banks	15,997,788.61	13,063,935.85	2,933,852.76+
Borrowed Funds	1,845,632.03	4,930,000.00	3,084,367.97—
Other Liabilities	15,328,003.52	14,162,635.32	1,165,368.20+
Cap. Notes & Debtrs.	1,000,000.00		1,000,000.00+
Common Stock	17,490,000.00	15,622,500.00	1,867,500.00+
Surplus	18,100,000.00	16,112,500.00	1,987,500.00+
Undivided Profits	10,620,995.39	9,930,993.24	690,002.15+
Reserves	326,768.82	287,920.15	38,848.67+
	$660,875,481.96	$595,574,518.05	$ 65,300,963.91+
		Increase	$ 65,300,963.91+
Grand Total—ALL BANKS in Montana	**$ 1,226,213,782.43**	**$ 1,137,055,332.56**	**$ 89,158,449.87+** (Increase)

lding and Loan Association of Montana, June 30, 1966, nd Loan Associations, June 30, 1965*

LIABILITIES:	June 30, 1966	June 30, 1965	Increase+ Decrease--
Installment Stock	$ 68,652,230.81	$ 72,287,064.64	$ 3,634,833.83—
Prepaid Stock	5,570,193.10	4,443,378.90	1,126,814.20+
Full Paid Stock	14,990,304.84	19,175,344.57	4,185,039.73—
Borrowed Funds	845,000.00	479,944.77	365,055.23+
Due Borrowers	1,718,009.59	1,500,499.13	217,510.46+
Other Liabilities	298,010.70	283,320.74	14,689.96+
Contingent Fund and Reserves	6,647,787.15	6,945,311.45	297,524.30—
Undivided Profits	1,188,935.51	1,043,937.76	144,997.75+
	$ 99,910,471.70	$106,158,801.96	$ 6,248,330.26—
		Decrease	$ 6,248,330.26—

*First Savings & Loan Association, Glasgow closed by voluntary liquidation.
Missoula Building & Loan Association converted to Federal charter August, 1965.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1) Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
ascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
olumbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank *Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana Central Bank of Montana (1) Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	**First State Bank Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
heridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	***First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

---

(1) Members Federal Reserve Bank.
*Opened August 2, 1965.
**Opened March 9, 1966.
***Opened June 6, 1966.

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	*Daly National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

---

*Converted from State charter August 31, 1965.
Billings State Bank, N.A. merged with First National Bank, Billings, March 25, 1966.

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Empl. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Emp. Credit Union
Kalispell	Flathead U. S. Emp. Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Empl. Credit Union
Libby	Zonolite Emp. Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

STATE CHARTERED CREDIT UNIONS

Billings	Bil-Mont. Power Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Div. M. D. U. Credit Union
Billings	Freighter's Credit Union
Billings	Gazette Employees Credit Union
Billings	Northwest Humble Credit Union
Billings	Reporter-McKee Credit Union
Billings	Teachers Credit Union
Charlo	Mission Range Credit Union
Galen	Galen Credit Union
Glasgow	Glasgow Military Credit Union
Great Falls	Brewery Workers Credit Union
Great Falls	Columbus Hospital Credit Union
Great Falls	Montana Central Credit Union
Great Falls	Super-Save Employees Credit Union
Hamilton	Ravalli Co. Federal Empl. Credit Union
Havre	Great Northern Credit Union
Helena	Mont. Army Nat'l. Guard Credit Union
Helena	State Capitol Empl. Credit Union
Kalispell	Flathead U. S. Empl. Credit Union
Libby	Lincoln Co. School Empl. Credit Union
Libby	Lincoln Federal Empl. Credit Union
Libby	Zonolite Empl. Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

Shell Credit Union, Billings, completed voluntary liquidation March, 1966.

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
Mo

Mar 195

No. 195

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 31, 1966

•

Building & Loan Associations

December 31, 1966

LIBRARY OF THE

Albert E. Leuthold........Supt. of Banks
L. W. Alke........Chief Examiner
George H. Pendergast........First Ass't. Examiner
Frank J. Skufca....Sr. Bank Examiner
Robert W. Talbot........Examiner
Claude Cory........Examiner
E. T. Nobles........Examiner
Jim Glasgow........Examiner
Tom Warsinske........Examiner
Jack G. Carpenter........Examiner

THURBER'S HELENA

Aggregate Resources and Liabilities of (82) State Banks and (1) Trust Company December 31, 1966, Compared with Reports of (80) State Banks and (1) Trust Company, December 31, 1965

RESOURCES:	December 31, 1966	December 31, 1965	Increase+ Decrease—
Cash and Banks	$ 91,719,328.11	$ 85,527,152.92	$ 6,192,175.19+
U. S. Government Bonds	142,546,512.32	131,943,908.40	10,602,603.92+
State and Municipal Bonds	57,328,839.42	47,044,107.78	10,284,731.64+
Other Bonds and Securities	18,336,418.87	16,134,369.22	2,202,049.65+
Federal Funds Sold	2,750,000.00		2,750,000.00+
Loans and Discounts	292,183,832.27	283,354,128.47	8,829,703.80+
Presmises, Furn. and Fix.	7,040,241.41	6,132,108.71	908,132.70+
Other Real Estate	423,496.07	381,359.67	42,136.40+
Other Assets	2,378,769.89	2,211,730.58	167,039.31+
	$614,707,438.36	$572,728,865.75	$ 41,978,572.61+
		Increase	$ 41,978.572.61+

LIABILITIES:	December 31, 1966	December 31, 1965	Increase+ Decrease—
Demand Deposits	$229,896,743.23	$223,958,045.41	$ 5,938,697.82+
Time Deposits	237,216,743.47	213,680,559.53	23,536,183.94+
U. S. Government Deposits	3,898,147.30	5,429,349.02	1,531,201.72—
Other Public Deposits	63,713,300.00	55,171,175.05	8,542,124.95+
Dep. of Comm'l. Banks	19,023,502.78	18,220,529.93	802,972.85+
Other Deposits	5,396,565.82	5,094,646.74	301,919.08+
Federal Funds Purchased	150,000.00	100,000.00	50,000.00+
Borrowed Funds	575,000.00	300,000.00	275,000.00+
Other Liabilities	9,352,830.59	8,800,068.10	552,762.49+
Capital Stock	16,828,000.00	15,675,000.00	1,153,000.00+
Surplus	17,168,000.00	16,400,000.00	768,000.00+
Undivided Profits	11,048,826.25	9,556,515.25	1,492,311.00+
Reserves	439,778.92	342,976.72	96,802.20+
	$614,707,438.36	$572,728,865.75	$ 41,978,572.61+
		Increase	$ 41,978.572.61+

Aggregate Resources and Liabilities of (8) State Chartered Bu
Compared with Reports of (10) Building

RESOURCES:	December 31, 1966	December 31, 1965	Increase+ Decrease—
Real Estate Loans	$ 64,273,961.71	$ 82,966,692.92	$ 18,692,731.21—
Real Estate Contracts	894,690.63	996,619.53	101,928.90—
Real Estate Owned	223,707.37	142,849.32	80,858.05+
Office Building, Furniture and Fixtures	1,422,486.13	1,561,941.84	139,455.71—
Stock Loans	596,194.15	552,440.05	43,754.10+
Investments	4,955,692.69	6,966,644.42	2,010,951.73—
Cash and Due from Banks	1,250,156.82	2,449,002.91	1,198,846.09—
Stock in Fed. Home Loan Bank	768,700.00	876,200.00	107,500.00—
Other Resources	641,593.73	714,225.73	72,632.00—
	$ 75,027,183.23	$ 97,226,616.72	$ 22,199,433.49—
		Decrease	$ 22,199,433.49—

Aggregate Resources and Liabilities of (49) National Banks in Montana, December 31, 1966, Compared with Reports of (50) National Banks on December 31, 1965

RESOURCES:	December 31, 1966	December 31, 1965	Increase+ Decrease—
Cash and Banks	$101,066,355.84	$ 93,863,090.11	$ 7,203,265.73+
U. S. Government Bonds	125,886,730.18	129,323.728.43	3,436,998.25—
State and Municipal Bonds	74,744,318.40	64,546,745.17	10,197,573.23+
Other Bonds and Securities	12,081,858.85	12,165,646.19	83,787.34—
Federal Funds Sold	5,900,000.00		5,900,000.00+
Loans and Discounts	358,016,691.32	342,489,785.46	15,526,905.86+
Premises, Furn. and Fix.	13,789,735.69	12,632,954.87	1,156,780.82+
Other Real Estate		633,691.13	633,691.13—
Other Assets —	5,866,125.44	4,888,051.29	978,074.15+
	$697,351,815.72	$660,543,692.65	$ 36,808,123.07+
		Increase	$ 36,808,123.07+
LIABILITIES:			
Demand Deposits	$249,291,153.50	$253,113,080.65	$ 3,821,927.15—
Time Deposits	286,494,475.59	260,732,634.41	25,761,841.18+
U. S. Govt. Deposits	4,981,362.61	6,646,310.72	1,664,948.11—
Other Public Deposits	63,385,682.75	56,489,627.51	6,896,055.24+
Dep. of Comm'l. Banks	18,939,518.59	19,379,215.90	439,697.31—
Other Deposits	6,884,807.16	900,794.30	5,984,012.86+
Federal Funds Purchased	2,075,000.00		2,075,000.00+
Borrowed Funds		2,200,000.00	2,200,000.00—
Other Liabilities	15,375,135.23	14,037,632.20	1,337,503.03+
Capital Notes and Debentures	1,100,000.00		1,100,000.00+
Common	17,840,000.00	16,672,500.00	1,167,500.00+
Surplus	18,604,185.00	17,327,500.00	1,276,685.00+
Undivided Profits	12,041,314.00	11,687,545.15	353,768.85+
Reserves	339,181.29	1,356,851.81	1,017,670.52—
	$697,351,815.72	$660,543,692.65	$ 36,808,123.07+
		Increase	$ 36,808,123.07+
Grand Total — ALL BANKS in Montana	$1,312,059,254.08	$1,233,272,558.40	$ 78,786,695.68 (Increase)

ng and Loan Associations of Montana, December 31, 1966, l Loan Associations, December 31, 1965*

LIABILITIES:	December 31, 1966	December 31, 1965	Increase+ Decrease—
Installment Stock	$ 54,016,165.29	$ 66,540,709.45	$ 12,524,544.16—
Prepaid Stock	3,798,639.25	4,469,511.12	670,871.87—
Full Paid Stock	9,485,700.00	16,588,987.93	7,103,287.93—
Borrowed Funds	667,800.00	917,316.59	249,516.59—
Due Borrowers	590,501.77	876,006.06	285,504.29—
Other Lialibities	530,495.60	324,225.98	206,269.62+
Contingent Fund and Reserves	5,097,240.57	6,350,387.01	1,253,146.44—
Undivided Profits	840,640.75	1,159,472.58	318,831.83—
	$ 75,027,183.23	$ 97,226,616.72	$ 22,199,433.49—
		Decrease	$ 22,199,433.49—

*Security Savings & Loan Association, Billings converted to Federal charter October 1, 1966.
First Savings & Loan Association, Glasgow closed by voluntary liquidation.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
	Valley State Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	First Trust Co. of Montana
	Central Bank of Montana (1)
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	*Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	**First State Bank
	Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	***First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank.
*Moved from Wyola, October 10, 1966.
**Opened March 9, 1966.
***Opened June 6, 1966.

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	Daly National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

Billings State Bank, N.A. merged with First National Bank, Billings, March 25, 1966.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO

AUG 14 1967

no. 196

No. 196

ABSTRACT OF REPORTS OF CONDITION OF MONTANA

State Banks
National Banks
Trust Companies

June 30, 1967

•

Building & Loan Associations

June 30, 1967

LIBRARY OF THE
1967
TY OF ILLINOIS

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	First Ass't. Examiner
Frank J. Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Claude Cory	Examiner
E. T. Nobles	Examiner
Jim Glasgow	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner

ALLIED PRINTING TRADES COUNCIL HELENA 4

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1) Valley State Bank
Boulder	**First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	***Eastside Bank of Montana
Great Falls	First Trust Co. of Montana Central Bank of Montana (1) Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank *Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank.
*Moved from Wyola, October 10, 1966.
**Opened January 16, 1967.
***Opened January 3, 1967.

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	Daly National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

First National Bank, Butte, merged into Daly National Bank, Anaconda, October 13 ,1967, under name of First National Bank, Anaconda.

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
	Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Missoula	Western Montana Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO
no. 197

No. 197

FEB 5 19

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 30, 1967

•

Building & Loan Associations

December 30, 1967

UNIVERSITY OF ILLINOIS
FEB 19 1968
LIBRARY

Albert E. Leuthold	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	First Ass't. Examiner
Frank J. Skufca	Sr. Bank Examiner
Robert W. Talbot	Examiner
Claude Cory	Examiner
E. T. Nobles	Examiner
Jim Glasgow	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner

4

Aggregate Resources and Liabilities of (84) State Banks and (1) Trust Company December 30, 1967, Compared with Reports of (82) State Banks and (1) Trust Company, December 31, 1966

RESOURCES:	Dec. 30, 1967	Dec. 31, 1966	Increase+ Decrease—
Cash and Banks	$ 95,040,632.47	$ 91,719,328.11	$ 3,321,304.36+
U. S. Government Bonds	152,868,569.97	142,546,512.32	10,322,057.65+
State and Municipal Bonds	65,648,597.62	57,328,839.42	8,319,758.20+
Other Bonds and Securities	24,369,442.05	18,336,418.87	6,033,023.18+
Federal Funds, Sold	3,950,000.00	2,750,000.00	1,200,000.00+
Loans and Discounts	318,451,716.75	292,183,832.27	26,267,884.48+
Persmises, Furn. and Fix.	7,696,844.91	7,040,241.41	656,603.50+
Other Real Estate	673,454.66	423,496.07	249,958.59+
Other Assets	2,610,266.00	2,378,769.89	231,496.11+
	$671,309,524.43	$614,707,438.36	$ 56,602,086.07+
		Increase............	$ 56,602,086.07+
LIABILITIES:			
Demand Deposits	$245,527,761.73	$229,896,743.23	$ 15,631,018.50+
Time Deposits	268,376,720.43	237,216,743.47	31,159,976.96+
U. S. Government Deposits	3,445,293.88	3,898,147.30	452,853.42—
Other Public Deposits	65,439,631.02	63,713,300.00	1,726,331.02+
Dep. of Comm'l. Banks	22,342,193.41	19,023,502.78	3,318,690.63+
Other Deposits	6,892,378.00	5,396,565.82	1,495,812.18+
Federal Funds Purchased	100,000.00	150,000.00	50,000.00—
Borrowed Funds		575,000.00	575,000.00—
Other Liabilities	10,415,644.10	9,352,830.59	1,062,813.51+
Common Stock	18,218,000.00	16,828,000.00	1,390,000.00+
Surplus	19,118,000.00	17,168,000.00	1,950,000.00+
Undivided Profits	11,008,855.98	11,048,826.25	39,970.27—
Reserves	425,045.88	439,778.92	14,733.04—
	$671,309,524.43	$614,707,438.36	$ 56,602,086.07+
		Increase............	$ 56,602,086.07+

Aggregate Resources and Liabilities of (8) State Chartered Bu
Compared with Repor

RESOURCES:	Dec. 30, 1967	Dec. 31, 1966	Increase+ Decrease—
Real Estate Loans	$ 66,090,691.97	$ 64,273,961.71	$ 1,816,730.26+
Real Estate Contracts	767,790.43	894,690.63	126,900.20—
Real Estate Owned	255,278.26	223,707.37	31,570.89+
Office Building, Furniture and Fixtures	1,382,040.22	1,422,486.13	40,445.91—
Stock Loans	580,753.67	596,194.15	15,440.48—
Investments	5,200,885.06	4,955,692.69	245,192.37+
Cash and Due from Banks	2,828,365.06	1,250,156.82	1,578,208.24+
Stock in Federal Home Loan Bank	768,700.00	768,700.00	
Other Resources	703,596.09	641,593.73	62,002.36+
	$ 78,578,100.76	$ 75,027,183.23	$ 3,550,917.53+
		Increase............	$ 3,550,917.53+

Aggregate Resources and Liabilities of (48) National Banks in Montana December 30, 1967, Compared with Reports of (49) National Banks on December 31, 1966

RESOURCES:	Dec. 30, 1967	Dec. 31, 1966	Increase+ Decrease—
Cash and Banks	$100,952,544.99	$101,066,355.84	$ 113,810.85—
U. S. Government Bonds	139,018,893.85	125,886,730.18	13,132,163.67+
State and Municipal Bonds	89,008,522.17	74,744,318.40	14,264,203.77+
Other Bonds and Securities	17,829,102.85	12,081,858.85	5,747,244.00+
Federal Funds Sold	7,500,000.00	5,900,000.00	1,600,000.00+
Loans and Discounts	379,079,253.54	358,016,691.32	21,062,562.22+
Premises, Furn. and Fix.	13,939,741.05	13,789,735.69	150,005.36+
Other Real Estate	1,591,887.03		1,591,887.03+
Other Assets	5,525,664.64	5,866,125.44	340,460.80—
	$754,445,610.12	$697,351,815.72	$ 57,093,794.40+
		Increase	$ 57,093,794.40+
LIABILITIES:			
Demand Deposits	$262,734,277.92	$249,291,153.50	$ 13,443,124.42+
Time Deposits	324,329,554.35	286,494,475.59	37,835,078.76+
U. S. Govt. Deposits	4,681,403.30	4,981,362.61	299,959.31—
Other Public Deposits	63,005,047.45	63,385,682.75	380,635.30—
Dep. of Comm'l. Banks	19,238,494.44	18,939,518.59	298,975.85+
Other Deposits	6,359,497.34	6,884,807.16	525,309.82—
Federal Funds Purchased	1,850,000.00	2,075,000.00	225,000.00—
Borrowed Funds	402,840.00		402,840.00+
Other Liabilities	19,836,417.79	15,375,135.23	4,461,282.56+
Capital Notes and Debentures	1,095,000.00	1,100,000.00	5,000.00—
Common	18,965,000.00	17,840,000.00	1,125,000.00+
Surplus	19,200,185.00	18,604,185.00	596,000.00+
Undivided Profits	12,387,125.23	12,041,314.00	345,811.23+
Reserves	360,767.30	339,181.29	21,586.01+
	$754,445,610.12	$697,351,815.72	$ 57,093,794.40+
		Increase	$ 57,093,794.40+
Grand Total — ALL BANKS in Montana	$1,425,755,134.55	$1,312,059,254.08	$113,695,880.47+ (Increase)

---

ing and Loan Associations of Montana, December 30, 1967,
of December 31, 1966

LIABILITIES:	Dec. 30, 1967	Dec. 31, 1966	Increase+ Decrease—
Installment Stock	$ 53,055,903.22	$ 54,016,165.29	$ 960,262.07—
Prepaid Stock	4,975,275.92	3,798,639.25	1,176,636.67+
Full Paid Stock	12,495,147.00	9,485,700.00	3,009,447.00+
Borrowed Funds	350,000.00	667,800.00	317,800.00—
Due Borrowers	899,237.13	590,501.77	308,735.36+
Other Liabilities	528,334.39	530,495.60	2,161.21—
Contingent Fund and Reserves	5,328,849.03	5,097,240.57	231,608.46+
Undivided Profits	945,354.07	840,640.75	104,713.32+
	$ 78,578,100.76	$ 75,027,183.23	$ 3,550,917.53+
		Increase	$ 3,550,917.53+

Aggregate Resources and Liabilities of (86) State Banks and (1) Trust Company June 29, 1968, Compared with Reports of (84) State Banks and (1) Trust Company on June 30, 1967

RESOURCES:	June 29, 1968	June 30, 1967	Increase+ Decrease—
Cash and Banks	$ 75,970,643.99	$ 78,417,389.60	$ 2,446,745.61—
U. S. Government Bonds	130,110,261.51	122,567,547.67	7,542,713.84+
State and Municipal Bonds	67,525,514.03	56,083,585.70	11,441,928.33+
Other Bonds and Securities	20,496,831.01	19,457,829.15	1,039,001.86+
Federal Funds Sold	1,710,500.00		1,710,500.00+
Loans and Discounts	345,296,275.99	318,344,725.30	26,951,550.69+
Premises, Furn. and Fix.	8,542,313.27	7,334,440.78	1,207,872.49+
Other Real Estate	593,798.84	328,504.90	265,293.94+
Other Assets	3,171,961.12	2,889,242.48	282,718.64+
	$653,418,099.76	$605,423,265.58	$ 47,994,834.18+
		Increase	$ 47,994,834.18+
LIABILITIES:			
Demand Deposits	$214,153,340.49	$209,663,906.40	$ 4,489,434.09+
Time Deposits	284,961,048.72	255,085,079.53	29,875,969.19+
U. S. Govt. Deposits	5,847,633.31	4,098,196.95	1,749,436.36+
Other Public Deposits	66,452,881.18	60,185,935.47	6,266,945.71+
Dep. of Comm'l. Banks	13,366,507.08	15,029,435.48	1,662,928.40—
Other Deposits	5,154,084.50	4,521,511.93	632,572.57+
Federal Funds Purchased	1,400,000.00	300,000.00	1,100,000.00+
Borrowed Funds	250,000.00	250,000.00	
Other Liabilities	11,672,056.87	10,012,583.01	1,659,473.86+
Cap. Notes and Debentures	350,000.00		350,000.00+
Common Stock	18,902,000.00	17,693,000.00	1,209,000.00+
Surplus	19,632,000.00	18,253,000.00	1,379,000.00+
Undivided Profits	10,859,934.35	9,918,341.36	941,592.99+
Reserves	416,613.26	412,275.45	4,337.81+
	$653,418,099.76	$605,423,265.58	$ 47,994,834.18+
		Increase	$ 47,994,834.18+

Aggregate Resources and Liabilities of (7) State Chartered
Compared with Reports of (8) Building

RESOURCES:	June 29, 1968	June 30, 1967	Increase+ Decrease—
Real Estate Loans	$ 36,577,777.57	$ 65,443,332.53	$ 28,865,554.96—
Real Estate Contracts	314,600.60	867,638.38	553,037.78—
Real Estate Owned	384,374.05	282,812.36	101,561.69+
Office Building, Furniture and Fixtures	451,575.91	1,403,392.31	951,816.40—
Stock Loans	278,092.46	636,000.60	357,908.14—
Investments	3,095,443.87	4,672,505.21	1,577,061.34—
Cash and Due from Banks	1,131,465.07	2,359,644.78	1,228,179.71—
Stock in Federal Home Loan Bank	368,700.00	768,700.00	400,000.00—
Other Resources	367,285.97	577,468.75	210,182.78—
	$ 42,969,315.50	$ 77,011,494.92	$ 34,042,179.42—
		Decrease	$ 34,042,179.42—

Aggregate Resources and Liabilities of (48) National Banks in Montana June 29, 1968, Compared with Reports of (49) National Banks on June 30, 1967

RESOURCES:	June 29, 1968	June 30, 1967	Increase+ Decrease—
Cash and Banks	$ 87,963,635.17	$ 89,820,768.94	$ 1,857,133.77—
U. S. Government Bonds	121,729,335.04	113,894,934.92	7,834,400.12+
State and Municipal Bonds	90,317,179.47	79,379,490.75	10,937,688.72+
Other Bonds and Securities	16,541,977.34	12,018,157.61	4,523,819.73+
Federal Funds Sold	7,850,000.00	3,944,000.00	3,906,000.00+
Loans and Discounts	400,749,654.20	378,208,015.77	22,541,638.43+
Premises, Furn. and Fix.	14,291,025.02	13,661,495.55	629,529.47+
Other Real Estate	1,118,614.07	1,027,464.96	91,149.11+
Other Assets	6,546,009.69	6,104,835.30	441,174.39+
	$747,107,430.00	$698,059,163.80	$ 49,048,266.20+
		Increase	$ 49,048,266.20+
LIABILITIES:			
Demand Deposits	$233,114,207.46	$227,858,254.06	$ 5,255,953.40+
Time Deposits	340,177,474.52	308,461,333.00	31,716,141.52+
U. S. Government Deposits	6,081,351.26	4,864,857.13	1,216,494.13+
Other Public Deposits	65,127,568.51	61,036,388.95	4,091,179.56+
Dep. of Comm'l. Banks	12,874,046.91	15,961,031.02	3,086,984.11—
Other Deposits	5,255,019.52	5,178,614.90	76,404.62+
Federal Funds Purchased	6,375,000.00	7,100,000.00	725,000.00—
Borrowed Funds	3,200,000.00	302,840.00	2,897,160.00+
Other Liabilities	23,032,571.59	17,376,296.35	5,656,275.24+
Capital Notes and Debentures	1,095,000.00	1,100,000.00	5,000.00—
Common Stock	20,097,500.00	18,615,000.00	1,482,500.00+
Surplus	20,042,685.00	19,009,185.00	1,033,500.00+
Undivided Profits	10,320,527.26	10,827,181.23	506,653.97—
Reserves	314,477.97	368,182.16	53,704.19—
	$747,107,430.00	$698,059,163.80	$ 49,048,266.20+
		Increase	$ 49,048,266.20+
GRAND TOTAL — ALL BANKS in Montana	$1,400,525,529.76	$1,303,482,429.38	$ 97,043,100.38+ (Increase)

---

ilding and Loan Associations of Montana, June 29, 1968,
d Loan Associations, June 30, 1967*

LIABILITIES:	June 29, 1968	June 30, 1967	Increase+ Decrease—
Installment Stock	$ 25,158,682.29	$ 51,980,904.53	$ 26,822,222.24—
Prepaid Stock	5,873,555.23	3,780,530.01	2,093,025.22+
Full Paid Stock	7,240,675.00	13,238,777.88	5,998,102.88—
Borrowed Funds	103,000.00		103,000.00+
Due Borrowers	835,512.56	1,294,947.74	459,435.18—
Other Liabilities	113,278.45	515,274.55	401,996.10—
Contingent Fund and Reserves	3,167,092.66	5,261,220.46	2,094,127.80—
Undivided Profits	477,519.31	939,839.75	462,320.44—
	$ 42,969,315.50	$ 77,011,494.92	$ 34,042,179.42—
		Decrease	$ 34,042,179.42—

*Western Montana Building & Loan Association, Missoula converted to Federal charter March 4, 1968.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	*First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
lt	Belt Valley Bank (1)
ig Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
llings	Security Trust & Savings Bank (1) Valley State Bank
ulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
eat Falls	Eastside Bank of Montana
Great Falls	First Trust Co. of Montana Central Bank of Montana (1) Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	**The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Peoples' State Bank
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened March 19, 1968
**Opened January 2, 1968

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
*Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

---

*Plentywood, Montana Nat'l Bank. Formerly First National Bank of Reserve.

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
	Home Building & Loan Association
Livingston	Empire Savings & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO

2 199

No. 199

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 31, 1968

•

Building & Loan Associations

December 31, 1968

...OF THE

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	First Ass't Examiner
Frank J. Skufca	Sr. Bank Examiner
Jim Glasgow	Examiner
Claude Cory	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner
George Schlosser	Examiner

Aggregate Resources and Liabilities of (86) State Banks and (1) Trust Comany December 31, 1968, Compared with Reports of (84) State Banks and (1) Trust Company, December 30, 1967

RESOURCES:	December 31, 1968	December 30, 1967	Increase+ Decrease—
Cash and Banks	$ 93,355,684.62	$ 95,040,632.47	$ 1,684,947.85—
U. S. Government Bonds	164,962,764.74	152,868,569.97	12,094,194.77+
State and Municipal Bonds	75,352,600.75	65,648,597.62	9,704,003.13+
Other Bonds and Securities	27,935,093.25	24,369,442.05	3,565,651.20+
Federal Funds Sold	4,670,000.00	3,950,000.00	720,000.00+
Loans and Discounts	347,115,656.26	318,451,716.75	28,663,939.51+
Premises, Furn. and Fix.	9,773,586.00	7,696,844.91	2,076,741.09+
Other Real Estate	512,171.88	673,454.66	161,282.78—
Other Assets	2,847,741.05	2,610,266.00	237,475.05+
	$726,525,298.55	$671,309,524.43	$ 55,215,774.12+
		Increase	$ 55,215,774.12+

LIABILITIES:			
Demand Deposits	$249,478,594.76	$245,527,761.73	$ 3,950,833.03+
Time Deposits	306,700,374.02	268,376,720.43	38,323,653.59+
U. S. Government Deposits	4,835,280.81	3,445,293.88	1,389,986.93+
Other Public Deposits	74,716,562.11	65,439,631.02	9,276,931.09+
Dep. of Comm'l Banks	17,044,855.98	22,342,193.41	5,297,337.43—
Other Deposits	7,759,105.70	6,892,378.00	866,727.70+
Federal Funds Purchased	250,000.00	100,000.00	150,000.00+
Borrowed Funds	60,000.00		60,000.00+
Other Liabilities	12,282,481.14	10,415,644.10	1,866,837.04+
Cap. Notes and Debentures	750,000.00		750,000.00+
Common Stock	19,439,500.00	18,218,000.00	1,221,500.00+
Surplus	20,109,500.00	19,118,000.00	991,500.00+
Undivided Profits	12,700,502.22	11,008,855.98	1,691,646.24+
Reserves	398,541.81	425,045.88	26,504.07—
	$726,525,298.55	$671,309,524.43	$ 55,215,774.12+
		Increase	$55,215,774.12+

Aggregate Resources and Liabilities of (7) State Chartered B Compared with Reports of (8) Building

RESOURCES:	December 31, 1968	December 30, 1967	Increas+ Decrease—
Real Estate Loans	$37,458,113.02	$ 66,090,691.97	$ 28,632,578.95—
Real Estate Contracts	395,579.14	767,790.43	372,211.29—
Real Estate Owned	351,494.49	255,278.26	96,216.23+
Office Building, Furniture and Fixtures	438,602.37	1,382,040.22	943,437.85—
Stock Loans	287,370.01	580,753.67	293,383.66—
Investments	3,388,619.83	5,200,885.06	1,812,265.23—
Cash and Due from Banks	792,123.48	2,828,365.06	2,036,241.58—
Stock in Federal Home Loan Bank	368,700,00	768,700.00	400.000.00—
Other Resources	416,177.58	703,596.09	287,418.51—
	$ 43,896,779.92	$ 78,578,100.76	$ 34,681,320.84—
		Decrease	$ 34,681,320.84—

Aggregate Resources and Liabilities of (48) National Banks in Montana December 31, 1968, Compared with Reports of December 30, 1967

RESOURCES:	December 31, 1968	December 30, 1967	Increase+ Decrease—
Cash and Banks	$111,412,514.39	$100,952,544.99	$ 10,459,969.40+
U. S. Government Bonds	143,240,915.73	139,018,893.85	4,222,021.88+
State and Municipal Bonds	106,705,804.46	89,008,522.17	17,697,282.29+
Other Bonds and Securities	19,170,450.12	17,829,102.85	1,341,347.27+
Federal Funds Sold	11,085,000.00	7,500.000.00	3,585,000.00+
Loans and Discounts	414,685,672.06	379,079,253.54	35,606,418.52+
Premises, Furn. and Fix.	15,087,673.27	13,939,741.05	1,147,932.22+
Other Real Estate	1,191,721.89	1,591,887.03	400,165.14—
Other Assets	6,068,630.95	5,525,664.64	542,966.31+
	$828,648,382.87	$754,445,610.12	$ 74,202,772.75+
		Increase........	$ 74,202,772.75+

LIABILITIES:	December 31, 1968	December 30, 1967	Increase+ Decrease—
Demand Deposits	$271,253,702.61	$262,734,277.92	$ 8,519,424.69+
Time Deposits	370,086,996.39	324,329,554.35	45,757,442.04+
U. S. Government Deposits	4,508,202.07	4,681,403.30	173,201.23—
Other Public Deposits	69,460,475.36	63,005,047.45	6,455,427.91+
Dep. of Comm'l Banks	17,990,633.82	19,238,494.44	1,247,860.62—
Other Deposits	6,389,875.55	6,359,497.34	30,378.21+
Federal Funds Purchased	10,155,000.00	1,850,000.00	8,305,000.00+
Borrowed Funds	1,250,000.00	402,840.00	847,160.00+
Other Liabilities	23,147,590.33	19,836,417.79	3,311,172.54+
Cap. Notes and Debentures	1,090.000.00	1,095,000.00	5,000.00—
Common Stock	20,097,500.00	18,965,000.00	1,132,500.00+
Surplus	20,291,500.00	19,200,185.00	1,091,315.00+
Undivided Profits	12,653,833.98	12,387,125.23	266,708.75+
Reserves	273,072.76	360,767.30	87,694.54—
	$828,648,382.87	$754,445,610.12	$ 74,202,772.75+
		Increase........	$ 74,202,772.75+
GRAND TOTAL— ALL BANKS in Montana	$1,555,173,681.42	$1,425,755,134.55	$129,418,546.87+ (Increase)

---

ding and Loan Associations of Montana, December 31, 1968, d Loan Association December 30, 1967*

LIABILITIES:	December 31, 1968	December 30, 1967	Increase+ Decrease—
Installment Stock	$22,038,855.17	$ 53,055,903.22	$ 31,017,048.05—
Prepaid Stock	1,115,827.00	4,975,275.92	3,859,448.92—
Full Paid Stock	8,007,450.00	12,495,147.00	4,487,697.00—
Savings Certificates	7,976,302.96		7,976,302.96+
Borrowed Funds	115,000.00	350,000.00	235,000.00—
Due Borrowers	711,297.87	899,237.13	187,939.26—
Other Liabilities	177,170.97	528,334.39	351,163.42—
Contingent Fund and Reserves	3,223,850.30	5,328,849.03	2,104,998.73—
Undivided Profits	531,025.65	945,354.07	414,328.42—
	$43,896,779.92	$ 78,578,100.76	$ 34,681,320.84—
		Decrease........	$34 681,320.84—

*Western Montana Building & Loan Association, Missoula converted to Federal charter March 4, 1968.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	*First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
elt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1) Valley State Bank
oulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1) Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	Exchange State Bank (1)
reat Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	**The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened March 19, 1968
**Opened January 2, 1968

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
Livingston	Empire Savings & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO
no 200

No. 200

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 30, 1969

•

Building & Loan Associations

June 30, 1969

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	First Ass't Examiner
Frank J. Skufca	Sr. Bank Examiner
Claude Cory	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner
George Schlosser	Examiner
Larry J. Fritz	Examiner
Lynn Weaver	Examiner
Dan Corcoran	Examiner

4

Aggregate Resources and Liabilities of (87) State Banks and (1) Trust Company June 30, 1969 Compared with Reports of (86) State Banks and (1) Trust Company, June 29, 1968

RESOURCES:	June 30, 1969	June 29, 1968	Increase+ Decrease—
Cash and Banks	$ 88,444,272.03	$ 75,970,643,99	$ 12,473,628.04+
U. S. Government Bonds	133,921,620.63	130,929,531.43	2,992,089.20+
Federal Agency Bonds	24,844,122.37	19,429,454.06	5,414,668.31+
State and Municipal Bonds	82,419,210.73	67,525,514.03	14,893,696.70+
Other Securities	954,646.86	1,067,376.95	112,730.09—
Federal Funds Sold	7,396,000.00	1,710,500.00	5,685,500.00+
Loans and Discounts	388,285,657.50	352,844,088.88	35,441,568.62+
Premises, Furn. and Fix.	11,179,273.38	8,542,313.27	2,636,960.11+
Other Real Estate	574,442.47	593,798.84	19,356.37—
Other Assets	4,433,697.93	3,171,961.12	1,261,736.81+
	$742,452,943.90	$661,785,182.57	$ 80,667,761.33+
LIABILITIES:			
Demand Deposits	$231,145,914.21	$214,153,340.49	$ 16,992,573.72+
Time Deposits	324,949,861.07	284,961,048.72	39,988,812.35+
U. S. Government Deposits	6,250,055.75	5,847,633.31	402,422.44+
Other Public Deposits	71,746,016.88	66,452,881.18	5,293,135.70+
Deposits of Comm'l Banks	17,632,912.36	13,366,507.08	4,266,405.28+
Other Deposits	6,449,974.16	5,154,084.50	1,295,889.66+
Federal Funds Purchased	570,000.00	1,400,000.00	830,000.00—
Borrowed Funds	2,600,000.00	250,000.00	2,350,000.00+
Other Liabilities	16,527,622.06	11,672,056.87	4,855,565.19+
Reserves for Loan Losses	8,310,765.09	7,547,812.89	762,952.20+
Reserves on Securities	949,768.59	819,269.92	130,498.67+
Cap. Notes and Debentures	746,000.00	350,000.00	396,000.00+
Common Capital Stock	20,529,500.00	18,902,000.00	1,627,500.00+
Surplus	20,579,500.00	19,632,000.00	947,500.00+
Undivided Profits	13,102,606.57	10,859,934.35	2,242,672.22+
Capital Reserves	362,447.16	416,613.26	54,166.10—
	$742,452,943.90	$661,785,182.57	$ 80,667,761.33+

Aggregate Resources and Liabilities of (6) State Chartered
Compared with Reports of (7) Buildin

RESOURCES:	June 30, 1969	June 29, 1968	Increase+ Decrease—
Real Estate Loans	$ 27,432,341.35	$ 36,577,777.57	$ 9,145,436.22—
Real Estate Contracts	449,793.77	314,600.60	135,193.17+
Real Estate Owned	151,954.48	384,374.05	232,419.57—
Office Building, Furniture and Fixtures	205,033.45	451,575.91	246,542.46—
Stock Loans	201,788.69	278,092.46	76,303.77—
Investments	2,216,866.46	3,095,443.87	878,577.41—
Cash and Due from Banks	1,296,482.87	1,131,465.07	165,017.80+
Stock in Federal Home Loan Bank	274,100.00	368,700.00	94,600.00—
Other Resources	285,022.00	367,285.97	82,263.97—
	32,513,383.07	$ 42,969,315.50	$ 10,455,932.43—

Aggregate Resources and Liabilities of (48) National Banks in Montana, June 30, 1969, Compared with Reports of June 29, 1968

RESOURCES:	June 30, 1969	June 29, 1968	Increase+ Decrease—
Cash and Banks	$111,143,627.94	$ 87,963,635.17	$ 23,179,992.77+
U. S. Government Bonds	112,340,765.31	122,442,397.07	10,101,631.76—
Federal Agency Bonds	11,933,651.18	14,302,971.01	2,369,319.83—
State and Municipal Bonds	115,024,250.45	90,317,179.47	24,707,070.98+
Other Securities	2,636,075.39	2,239,006.33	397,069.06+
Federal Fund Sold	2,795,000.00	7,850,000.00	5,055,000.00—
Loans and Discounts	458,143,730.51	409,160,791.68	48,982,938.83+
Premises, Furn. and Fix.	15,992,041.91	14,291,025.02	1,701,016.89+
Other Real Estate	752,295.04	1,118,614.07	366,319.03—
Other Assets	7,353,614.68	6,546,009.69	807,604.99+
	$838,115,052.41	$756,231,629.51	$ 81,883,422.90+
LIABILITIES:			
Demand Deposits	$247,132,569.88	$233,114,207.46	$ 14,018,362.42+
Time Deposits	387,444,942.72	340,177,474.52	47,267,468.20+
U. S. Government Deposits	10,686,549.09	6,081,351.26	4,605,197.83+
Other Public Deposits	69,931,370.95	65,127,568.51	4,803,802.44+
Deposits of Comm'l Banks	13,709,640.32	12,874,046.91	835,593.41+
Other Deposits	5,552,235.98	5,255,019.52	297,216.46+
Federal Funds Purchased	7,115,000.00	6,375,000.00	740,000.00+
Borrowed Funds	2,250,000.00	3,200.000.00	950,000.00—
Other Liabilities	30,992,185.39	23,032,571.59	7,959,613.80+
Reserves for Loan Losses	9,017,528.37	8,411,137.48	606,390.89+
Reserves on Securities	130,000.00	713,062.03	583,062.03—
Cap. Notes and Debentures	1,090,000.00	1,095,000.00	5,000.00—
Common Capital Stock	21,329,400.00	20,097,500.00	1,231,900.00+
Surplus	21,408,772.34	20,042,685.00	1,366,087.34+
Undivided Profits	10,128,226.50	10,320,527.26	192,300.76—
Capital Reserves	196,630.87	314,477.97	117,847.10—
	$838,115,052.41	$756,231,629.51	$ 81,883,422.90+
Grand Total—ALL BANKS In Montana	$1,580,567,996.31	1,418,016,812.08	$162,551,184.23+

ilding and Loan Associations of Montana, June 30, 1969, and Loan Associations, June 30, 1968*

LIABILITIES:	June 30, 1969	June 29, 1968	Increase+ Decrease—
Installment Stock	$ 16,774,086.87	$ 25,158,682.29	$ 8,384,595.42—
Prepaid Stock	3,616,499.80	5,873,555.23	2,257,055.43—
Full Paid Stock	8,237,150.19	7,240,675.00	996,475.19+
Borrowed Funds	15,000.00	103,000.00	88,000.00—
Due Borrowers	624,837.36	835,512.56	210,675.20—
Other Liabilities	217,989.89	113,278.45	104,711.44+
Contingent Fund and Reserves	2,789,306.63	3,167,092.66	377,786.03—
Undivided Profits	238,512.33	477,519.31	239,006.98—
	32,513,383.07	$ 42,969,315.50	$ 10,455,932.43—

*Home Building and Loan Association, Helena converted to Federal charter January 24, 1969.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
elt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	*First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
endive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened June 2, 1969

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
Livingston	Empire Savings & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO

No 201

No. 201

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

National Banks

Trust Companies

December 31, 1969

•

Building & Loan Associations

December 31, 1969

UNIVERSITY OF ILLINOIS
FEB 26 1970
LIBRARY

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	Chief State Examiner
Frank J. Skufca	Sr. Bank Examiner
Claude Cory	Examiner
Tom Warsinske	Examiner
Jack G. Carpenter	Examiner
George Schlosser	Examiner
Larry J. Fritz	Examiner
Lynn Weaver	Examiner
Dan Corcoran	Examiner

Aggregate Resources and Liabilities of (87) State Banks and (1) Trust Company December 31, 1969, Compared With Reports of (86) State Banks and (1) Trust Company, December 31, 1968

RESOURCES:	Dec. 31, 1969	Dec. 31, 1968	Decrease— Increase+
Cash and Banks	$101,981,519.96	$ 93,355,684.62	$ 8,625,835.34+
U.S. Government Bonds	153,807,702.65	165,499,876.80	11,692,174.15—
State and Municipal Bonds	96,922,641.86	75,598,231.26	21,324,410.60+
Other Bonds and Securities	31,567,496.16	28,023,520.25	3,543,975.91+
Federal Funds Sold	7,075,000.00	4,670,000.00	2,405,000.00+
Loans and Discounts	390,893,509.04	354,917,917.09	35,975,591.95+
Premises, Fur. and Fix.	11,406,689.12	9,773,586.00	1,633,103.12+
Other Real Estate	496,529.75	512,171.88	15,642.13—
Other Assets	4,528,236.20	2,847,741.05	1,680,495.15+
	$798,679,324.74	$735,198,728.95	$ 63,480,595.79+

LIABILITIES			
Demand Deposits	$260,250,061.93	$249,478,594.76	$ 10,771,467.17+
Time Deposits	339,310,257.05	306,700,374.02	32,609,883.03+
U.S. Government Deposits	7,005,689.98	4,835,280.81	2,170,409.17+
Other Public Deposits	80,337,827.23	74,716,562.11	5,621,265.12+
Dep. of Comm'l Banks	17,656,532.79	17,044,855.98	611,676.81+
Other Deposits	7,756,593.97	7,759,105.70	2,511.73—
Federal Funds Purchased	2,100.000.00	250,000.00	1,850,000.00+
Borrowed Funds	1,225,000.00	60,000.00	1,165,000.00+
Other Liabilities	15,141,639.44	12,282,481.14	2,859,158.30+
Cap. Notes and Debtrs.	746,000.00	750,000.00	4,000.00—
Common Stock	20,629,500.00	19,439,500.00	1,190,000.00+
Surplus	21,195,500.00	20,109,500.00	1,086,000.00+
Undivided Profits	15,663,154.89	12,700,502.22	2,962,652.67+
Capital Reserves	385,839.16	398,541.81	12,702.65—
Reserves for Loans	8,513,870.36	7,802,260.83	711,609.53+
Reserves for Securities	761,857.94	871,169.57	109.311.63—
	$798,679,324.74	$735,198,728.95	$ 63,480,595.79+

Aggregate Resources and Liabilities of (6) State Chartered Building and Loa
Building and Loan Assoc

RESOURCES:	Dec. 31, 1969	Dec. 31, 1968	Increase+ Decrease—
Real Estate Loans	$ 28,143,671.70	$ 37,458,113.02	$ 9,314,441.32—
Real Estate Contracts	487,317.05	395,579.14	$ 91,737.91+
Real Estate Owned	171,736.97	351,494.49	179,757.52—
Office Building, Furniture and Fixtures	313,876.07	438,602.37	124,726.30—
Stock Loans	228,159.70	287,370.01	59,210.31—
Investments	1,959,051.90	3,388,619.83	1,429,567.93—
Cash & Dues from Banks	721,846.88	792,123.48	70,276.60—
Stock in Federal Home Loan Bank	274,100.00	368,700.00	94,600.00—
Other Resources	436,134.60	416,177.58	19,957.02+
	$ 32,735,894.87	$ 43,896,779.92	$ 11,160,885.05—

Aggregate Resources and Liabilities of (48) National Banks in Montana, December 31, 1969, Compared With Reports of December 31, 1968

RESOURCES:	Dec. 31, 1969	Dec. 31, 1968	Increase+ Decrease—
Cash & Banks	$126,506,859.18	$111,412,514.39	$ 15,094,344.79+
U.S. Government Bonds	123,392,243.04	148,801,614.57	25,409,371.53—
State & Municipal Bonds	117,970,751.29	110,677,732.20	7,293,019.09+
Other Bonds & Securities	17,343,134.69	19,170,450.12	1,827,315.43—
Federal Funds Sold	12,330,000.00	11,085,000.00	1,245,000.00+
Loans & Discounts	458,131,036.35	414,685,672.06	43,445,364.29+
Premises, Fur. & Fix.	16,020,893.77	15,087,673.27	933,220.50+
Other Real Estate	1,041,259.36	1,191,721,89	150,462.53—
Other Assets	8,990,043.39	6,068,630.95	2,921,412.44+
	$881,726,221.07	$838,181,009.45	$ 43,545,211.62+

LIABILITIES:	Dec. 31, 1969	Dec. 31, 1968	Increase+ Decrease—
Demand Deposits	$273,784,070.21	$271,253,702.61	$ 2,530,367.60+
Time Deposits	394,610,270.12	370,086,996.39	24,523,273.73+
U.S. Govt. Deposits	7,031,187.05	4,508,202.07	2,522,984.98+
Other Public Deposits	71,782,386.18	69,460.475.36	2,321,910.82+
Dep. of Comm'l Banks	19,049,507.26	17,990,633.82	1,058,873.44+
Other Deposits	6,979,181.50	6,389,875.55	589,305.95+
Federal Funds Purchased	11,870,000.00	10,155,000.00	1,715,000.00+
Borrowed Funds	642,158.67	1,250,000.00	607,841.33—
Other Liabilities	28,593,270.40	23,147,590.33	5,445,680.07+
Capital Notes & Debentures	1,085,000.00	1,090,000.00	5,000.00—
Common Stock	21,329,400.00	20,097,500.00	1,231,900.00+
Surplus	21,725,730.00	20,291,500.00	1,434,230.00+
Undivided Profits	12,941,780.80	12,653,833.98	287,946.82+
Capital Reserves	204,114.87	273,072.76	68,957.89—
Reserves for Loans	9,193,606.96	8,714,353.98	479,252.98+
Reserves for Securities	904,557.05	818,272.60	86,284.45+
	$881,726,221.07	$838,181,009.45	$ 43,545,211.62+
Grand Total — ALL BANKS In Montana	$1,680,405,545.81	$1,573,379,738.40	$107,025,807.41+

Associations of Montana, December 31, 1969, compared With Reports of (7) ons December 31, 1968*

LIABILITIES:	Dec. 31, 1969	Dec. 31, 1968	Increase+ Decrease—
Installment Stock	$ 12,974,734.16	$ 22,038,855.17	$ 9,064,121.01—
Prepaid Stock	2,396,347.77	1,115,827.00	1,280,520.77+
Full Paid Stock	9,885,057.63	8,007,450.00	1,877,607.63+
Savings Certificates	3,341,293.56	7,976,302.96	4,635,009.40—
Borrowed Funds	310,000.00	115,000.00	195,000.00+
Due Borrowers	578,128.29	711,297.87	133,169.58—
Other Liabilities	142,105.71	177,170.97	35,065.26—
Contingent Fund & Reserves	2,837,547.57	3,223,850.30	386,302.73—
Undivided Profits	270,680.18	531,025.65	260,345.47—
	$ 32,735,894.87	$ 43,896,779.92	$ 11,160,885.05—

* Home Building and Loan Association of Helena converted to Federal Charter January 24, 1969.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
elt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	*First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
reat Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened June 2, 1969

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

---

*Converted to National charter May 20, 1970

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
Livingston	Empire Savings & Loan Association
Sidney	Northern Building & Loan Association

MO
202

No. 202

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

June 30, 1970

•

Building & Loan Associations

June 30, 1970

THE LIBRARY OF THE
AUG 31 1970
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	Chief State Examiner
Frank J. Skufca	Sr. Bank Examiner
Claude Cory	Examiner
Jack G. Carpenter	Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Dennis R. Stewart	Examiner
Jerry Sullivan	Examiner

Aggregate Resources and Liabilities of (87) State Banks and (1) Trust Company
June 30, 1970 Compared with Reports of June 30, 1969

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Cash and Banks	$ 91,464,098.93	$ 88,444,272.03	$ 3,019,826.90+
U.S. Government Bonds	126,152,244.60	133,921,620.63	7,769,376.03—
Federal Agency Bonds	22,746,337.53	24,844,122.37	2,097,784.84—
State and Municipal Bonds	91,841,803.31	82,419,210.73	9,422,592.58+
Other Securities	1,536,767.83	954,646.86	582,120.97+
Federal Funds Sold	8,285,000.00	7,396,000.00	889,000.00+
Loans and Discounts	418,450,738.01	388,285,657.50	30,165,080.51+
Premises, Furn. and Fix.	11,836,779.98	11,179,273.38	657,506.60+
Other Real Estate	660,753.33	574,442.47	86,310.86+
Other Assets	5,677,836.59	4,433,697.93	1,244,138.66+
	$ 778,652,360.11	$ 742,452,943.90	$ 36,199,416.21+

LIABILITIES:			
Demand Deposits	$ 231,188,131.49	$ 231,145,914.21	$ 42,217.28+
Time Deposits	349,093,753.92	324,949,861.07	24,143,892.85+
U.S. Government Deposits	8,602,508.53	6,250,055.75	2,352,452.78+
Other Public Deposits	75,838,808.73	71,746,016.88	4,092,791.85+
Deposits of Comm'l. Banks	14,302,982.10	17,632,912.36	3,329,930.26—
Other Deposits	5,803,721.21	6,449,974.16	646,252.95—
Federal Funds Purchased	3,725,000.00	570,000.00	3,155,000.00+
Borrowed Funds	2,249,427.04	2,600,000.00	350,572.96—
Other Liabilities	17,334,761.46	16,527,622.06	807,139.40+
Reserves for Loan Losses	9,013,848.82	8,310,765.09	703,083.73+
Reserves on Securities	766,884.36	949,768.59	182,884.23—
Cap. Notes and Debentures	731,000.00	746,000.00	15,000.00—
Common Capital Stock	22,834,000.00	20,529,500.00	2,304,500.00+
Surplus	22,879,000.00	20,579,500.00	2,299,500.00+
Undivided Profits	13,890,433.47	13,102,606.57	787,826.90+
Capital Reserves	398,098.98	362,447.16	35,651.82+
	$ 778,652,360.11	$ 742,452,943.90	$ 36,199,416.21+

Aggregate Resources and Liabilities of (6) State Chartered Building an

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Real Estate Loans	$ 29,251,988.55	$ 27,432,341.35	$ 1,819,647.20+
Real Estate Contracts	487,465.85	449,793.77	37,672.08+
Real Estate Owned	164,870.91	151,954.48	12,916.43+
Office Buildings, Furniture and Fixtures	313,990.67	205,033.45	108,957.22+
Stock Loans	230,697.75	201,788.69	28,909.06+
Investments	1,663,505.82	2,216,866.46	553,360.64—
Cash and Due from Banks	984,260.42	1,296,482.87	312,222.45—
Stock in Federal Home Loan Bank	274,600.00	274,100.00	500.00+
Other Resources	414,270.62	285,022.00	129,248.62+
	$ 33,785,650.59	$ 32,513,383.07	$ 1,272,267.52+
Increase			$ 1,272,267.52+

Aggregate Resources and Liabilities of (49) National Banks in Montana, June 30, 1970 Compared with Report of (48) National Banks, June 30, 1969

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Cash and Banks	$ 116,483,229.57	$ 111,143,627.94	$ 5,339,601.63+
U.S. Government Bonds	112,079,217.34	112,340,765.31	261,547.97—
Federal Agency Bonds	18,347,480.71	11,933,651.18	6,413,829.53+
State and Municipal Bonds	112,676,074.65	115,024,250.45	2,348,175.80—
Other Securities	2,318,628.41	2,636,075.39	317,446.80—
Federal Funds Sold	14,494,165.96	2,795,000.00	11,699,165.96+
Loans and Discounts	474,533,789.23	458,143,730.51	16,390,058.72+
Premises, Furn. & Fix.	16,927,805.00	15,992,041.91	935,763.09+
Other Real Estate	896,780.97	752,295.04	144,485.93+
Other Assets	11,819,984.14	7,353,614.68	4,466,369.46+
	$ 880,577,155.98	$ 838,115,052.41	$ 42,462,103.57+

LIABILITIES:			
Demand Deposits	$ 244,319,902.81	$ 247,132,569.88	$ 2,812,667.07—
Time Deposits	409,925,786.41	387,444,942.72	22,480,843.69+
U.S. Government Deposits	10,175,346.81	10,686,549.09	511,202.28—
Other Public Deposits	73,640,172.89	69,931,370.95	3,708,801.94+
Deposits of Comm'l. Banks	15,044,243.71	13,709,640.32	1,334,603.39+
Other Deposits	5,137,114.31	5,552,235.98	415,121.67—
Federal Funds Purchased	19,200,000.00	7,115,000.00	12,085,000.00+
Borrowed Funds	2,675,000.00	2,250,000.00	425,000.00+
Other Liabilities	31,925,940.11	30,992,185.39	933,754.72+
Reserves for Loan Losses	9,616,923.94	9,017,528.37	599,395.57+
Reserves on Securities	1,012,431.00	130,000.00	882,431.00+
Cap. Notes and Debentures	1,085,000.00	1,090,000.00	5,000.00—
Common Capital Stock	22,201,100.00	21,329,400.00	871,700.00+
Surplus	22,476,427.77	21,408,772.34	1,067,655.43+
Undivided Profits	11,948,727.86	10,128,226.50	1,820,501.36+
Capital Reserves	193,038.36	196,630.87	3,592.51—
	$ 880,577,155.98	$ 838,115,052.41	$ 42,462,103.57+
Grand Total — ALL BANKS In Montana	$1,659,229,516.09	$1,580,567,996.31	$ 78,661,519.78+

---

n Associations, June 30, 1970, Compared with Reports of June 30, 1969

LIABILITIES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Installment Stock	$ 12,686,795.51	$ 16,774,086.87	$ 4,087,291.36—
Prepaid Stock	2,215,752.85	3,616,499.80	1,400,746.95—
Full Paid Stock	14,017,942.06	8,237,150.19	5,780,791.87+
Borrowed Funds	650,000.00	15,000.00	635,000.00+
Due Borrowers	889,477.84	624,837.36	264,640.48+
Other Liabilities	110,806.29	217,989.89	107,183.60—
Contingent Fund and Reserves	2,859,139.39	2,789,306.63	69,832.76+
Undivided Profits	355,736.65	238,512.33	117,224.32+
	$ 33,785,650.59	$ 32,513,383.07	$ 1,272,267.52+

Increase ....$ 1,272,267.52+

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	*First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened April 13, 1970

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
	*Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

---

*Converted to National charter May 20, 1970

•

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
Sidney	Northern Building & Loan Association

332.105
MO

No. 203

No. 203

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
National Banks
Trust Companies

December 31,1970

•

THE LIBRARY OF
MAR 10 19
UN
AT URB

Building & Loan Associations

December 31,1970

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
George H. Pendergast	Chief State Examiner
Frank J. Skufca	Sr. Bank Examiner
Claude Cory	Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Walter E. Wagner	Examiner
Richard E. Hart	Examiner
Jerry Sullivan	Examiner

4

Aggregate Resources and Liabilities of (90) State Banks and (1) Trust Company December 31, 1970 Compared with Reports of (87) State Banks and (1) Trust Company, December 31, 1969

RESOURCES	December 31, 1970	December 31, 1969	Increase+ Decrease—
Cash and Banks	$ 103,831,927.59	$ 101,981,519.96	$ 1,850,407.63+
U.S. Government Bonds	174,300,788.50	153,807,702.65	20,493,085.85+
Federal Agency Bonds	33,960,660.82	30,488,126.24	3,472,534.58+
State and Municipal Bonds	110,769,714.07	96,922,641.86	13,847,072.21+
Other Securities	7,859,981.90	1,079,369.92	6,780,611.98+
Federal Funds Sold	10,237,000.00	7,075,000.00	3,162,000.00+
Loans and Discounts	427,436,585.55	390,893,509.04	36,543,076.51+
Premises, Furn. and Fix.	14,381,966.88	11,406,689.12	2,975,277.76+
Other Real Estate	688,997.45	496,529.75	192,467.70+
Other Assets	5,711,964.50	4,528,236.20	1,183,728.30+
	$ 889,179,587.26	$ 798,679,324.74	$ 90,500,262.52+

LIABILITIES			
Demand Deposits	$ 270,107,817.18	$ 260,250,061.93	$ 9,857,755.25+
Time Deposits	385,500,225.24	339,310,257.05	46,189,968.19+
U.S. Government Bonds	26,816,760.46	7,005,689,98	19,811,070.48+
Other Public Deposits	85,853,278.43	80,337,827.23	5,515,451.20+
Deposits of Comm'l. Banks	16,009,665.25	17,656,532.79	1,646,867.54—
Other Deposits	6,899,630.65	7,756,593.97	856,963.32—
Federal Funds Purchased	3,125,000.00	2,100,000.00	1,025,000.00+
Borrowed Funds	—0—	1,225,000.00	1,225,000.00—
Other Liabilities	19,155,086.16	15,141,639.44	4,013,446.72+
Reserves for Loan Losses	9,086,507.49	8,513,870.36	572,637.13+
Reserves on Securities	816,289.71	761,857.94	54,431.77+
Cap. Notes & Debentures	731,000.00	746,000.00	15,000.00—
Common Capital Stock	23,634,000.00	20,629,500.00	3,004,500.00+
Surplus	23,817,000.00	21,195,500.00	2,621,500.00+
Undivided Profits	17,165,743.92	15,663,154.89	1,502,589.03+
Capital Reserves	461,582.77	385,839.16	75,743.61+
	$ 889,179,587.26	$ 798,679,324.74	$ 90,500,262.52+

Aggregate Resources and Liabilities of (5) State Chartered Building and Loan Associations

Decembe

RESOURCES	December 31, 1970	December 31, 1969	Increase+ Decrease—
Real Estate Loans	$ 14,169,151.73	$ 28,143,671.70	$ 13,974,519.97—
Real Estate Contracts	88,317.52	487,317.05	398,999.53—
Real Estate Owned	11,090.70	171,736.97	160,646.27—
Office Building, Furniture and Fixtures	167,545.47	313,876.07	146,330.60—
Stock Loans	128,937.14	228,159.70	99,222.56—
Investments	1,199,009.66	1,959,051.90	760,042.24—
Cash & Due from Banks	295,393.99	721,846.88	426,452.89—
Stock in Federal Home Loan Bank	136,600.00	274,100.00	137,500.00—
Other Resources	598,601.23	436,134.60	162,466.63+
	$ 16,794,647.44	$ 32,735,894.87	$ 15,941,247.43—

*Empire Savings & Loan, Livingston, converted to Federal Charger as of July 1, 1970.

Aggregate Resources and Liabilities of (49) National Banks in Montana December 31, 1970, Compared with Reports of (48) National Banks, December 31, 1969

RESOURCES	December 31, 1970	December 31, 1969	Increase+ Decrease—
Cash and Banks	$ 122,522,235.27	$ 126,506,859.18	$ 3,984,623.91—
U.S. Government Bonds	153,930,867.25	123,392,243.04	30,538,624.21+
Federal Agency Bonds	18,216,038.33	14,963,916.64	3,252,121.69+
State and Municipal Bonds	128,952,688.47	117,970,751.29	10,981,937.18+
Other Securities	2,542,732.28	2,379,218.05	163,514.23+
Federal Funds Sold	23,935,116.73	12,330,000.00	11,605,116.73+
Loans and Discounts	497,534,336.28	458,131,036.35	39,403,299.93+
Premises, Furn. and Fix.	19,086,072.82	16,020,893.77	3,065,179.05+
Other Real Estate	638,784.70	1,041,259.36	402,474.66—
Other Assets	10,821,102.82	8,990,043.39	1,831,059.43+
	$ 978,179,974.95	$ 881,726,221.07	$ 96,453,753.88+

LIABILITIES			
Demand Deposits	$ 277,323,560.52	$ 273,784,070.21	$ 3,539,490.31+
Time Deposits	447,025,918.06	394,610,270.12	52,415,647.94+
U.S. Government Deposits	33,451,939.34	7,031,187.05	26,420,752.29+
Other Public Deposits	77,935,100.99	71,782,386.18	6,152,714.81+
Deposits of Comm'l. Banks	19,332,453.54	19,049,507.26	282,946.28+
Other Deposits	7,056,951.34	6,979,181.50	77,769.84+
Federal Funds Purchased	9,443,819.43	11,870,000.00	2,426,180.57+
Borrowed Funds	529,100.00	642,158.67	113,058.67—
Other Liabilities	33,765,040.70	28,593,270.40	5,171,770.30+
Reserves for Loan Losses	9,760,398.38	9,193,606.96	566,791.42+
Reserves on Securities	1,185,172.00	904,557.05	280,614.95+
Cap. Notes & Debentures	1,080,000.00	1,085,000.00	5,000.00—
Common Capital Stock	22,451,100.00	21,329,400.00	1,121,700.00+
Surplus	22,768,620.00	21,725,730.00	1,042,890.00+
Undivided Profits	14,867,834.53	12,941,780.80	1,926,053.73+
Capital Reserves	202,966.12	204,114.87	1,148.75—
	$ 978,179,974.95	$ 881,726,221.07	$ 96,453,753.88+
Grand Total — ALL BANKS IN MONTANA	$1,867,359,562.21	$1,680,405,545.81	$ 186,954,016.40+

---

ontana, December 31, 1970, Compared with Reports of (6) Building and Loan Associations , 1969*

LIABILITIES			
Installment Stock	$ 5,859,253.03	$ 12,974,734.16	$ 7,115,481.13—
Prepaid Stock	2,206,415.03	2,396,347.77	189,932.74—
Full Paid Stock	2,033,097.21	9,885,057.63	7,851,960.42—
Savings Certificates	4,691,031.63	3,341,293.56	1,349,738.07+
Borrowed Funds	—0—	310,000.00	310,000.00—
Due Borrowers	434,728.78	578,128.29	143,399.51—
Other Liabilities	93,779.29	142,105.71	48,326.42—
Contingent Fund and Reserves	1,261,728.68	2,837,547.57	1,575,818.89—
Undivided Profits	214,613.79	270,680.18	56,066.39—
	$ 16,794,647.44	$ 32,735,894.87	$ 15,941,247.43—

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
lt	Belt Valley Bank (1)
ig Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
illings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	**Western Bank
	***Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
lendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	****The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	*First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened April 13, 1970
**Opened Oct. 19, 1970
***Opened July 27, 1970
****Opened Dec. 7, 1970

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A.
	*Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

332.105
MO
no. 204

No. 204

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1971

THE LIBRARY OF THE
AUG 27 1971
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

THE LIBRARY OF THE
AUG 27 1971
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

John A. Dowdall	Supt. of Banks
L. W. Alke	Chief Examiner
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Walter E. Wagner	Examiner
Richard E. Hart	Examiner
Jerry Sullivan	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
Wallace B. McLean	Examiner
Robert D. Drew	Examiner
J. Michael Washington	Examiner

ALLIED PRINTING TRADES UNION LABEL COUNCIL HELENA 4

Aggregate Resources and Liabilities of (92) State Banks and (1) Trust Company June 30, 1971 — Compared With Reports of (87) State Banks and (1) Trust Company, June 30, 1970

RESOURCES:	June 30, 1971	June 30, 1970	Increase + Decrease —
Cash and Banks	$ 94,512,290.36	$ 91,464,098.93	$ 3,048,191.43+
U.S. Government Bonds	150,494,586.38	126,152,244.60	24,342,341.78+
Federal Agency Bonds	29,107,346.95	22,746,337.53	6,361,009.42+
State and Municipal Bonds	119,004,648.43	91,841,803.31	27,162,845.12+
Other Securities	2,607,250.11	1,536,767.83	1,070,482.28+
Federal Funds Sold	12,835,000.00	8,285,000.00	4,550,000.00+
Loans and Discounts	466,947,727.94	418,450,738.01	48,496,989.93+
Premises, Furn. & Fix.	15,762,999.42	11,836,779.98	3,926,219.44+
Other Real Estate	840,057.33	660,753.33	179,304.00+
Other Assets	7,000,366.42	5,677,836.59	1,322,529.83+
	$ 899,112,273.34	$ 778,652,360.11	$ 120,459,913.23+
		Increase	$ 120,459,913.23+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 251,082,483.50	$ 231,188,131.49	$ 19,894,352.01+
Time Deposits of I.P.C.	420,264,989.89	349,093,753.92	71,171,235.97+
U.S. Government Deposits	14,625,630.59	8,602,508.53	6,023,122.06+
Other Public Deposits	86,297,270.51	75,838,808.73	10,458,461.78+
Deposits of Comm'l. Banks	14,170,740.43	14,302,982.10	132,241.67—
Other Deposits	7,454,917.28	5,803,721.21	1,651,196.07+
Federal Funds Purchased	4,560,000.00	3,725,000.00	835,000.00+
Borrowed Funds	305,000.00	2,249,427.04	1,944,427.04—
Other Liabilities	20,909,543.10	17,334,761.46	3,574,781.64+
Reserve for Loan Losses	8,847,115.37	9,013,848.82	166,733.45—
Reserves for Securities	861,568.79	766,884.36	94,684.43+
Cap. Notes and Debentures	1,005,000.00	731,000.00	274,000.00+
Common Capital Stock	26,077,000.00	22,834,000.00	3,243,000.00+
Surplus	26,315,000.00	22,879,000.00	3,436,000.00+
Undivided Profits	15,926,566.72	13,890,433.47	2,036,133.25+
Capital Reserves	409,447.16	398,098.98	11,348.18+
	$ 899,112,273.34	$ 778,652,360.11	$ 120,459,913.23+
		Increase	$ 120,459,913.23+

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1971	June 30, 1970
Loans as Percentage of Total Assets	51.93%	53.74%
Loans as Percentage of Total Deposits	58.82	59.64
Capital and Reserve a/c's as Percentage of Total Assets	8.84	9.06
Capital and Reserve a/c's as Percentage of Total Deposits	10.01	10.30
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	30.86	31.78
Time Deposits as Percentage of Total Deposits I.P.C.	62.60	60.16
Demand Deposits as Percentage of Total Deposits I.P.C.	37.40	39.84

Aggregate Resources and Liabilities of (49) National Banks in Montana, June 30, 1971 — Compared With Reports of June 30, 1970*

RESOURCES:	June 30, 1971	June 30, 1970	Increase + Decrease —
Cash and Banks	$ 116,411,748.65	$ 116,483,229.57	$ 71,480.92—
U.S. Government Bonds	122,671,683.71	112,079,217.34	10,592,466.37+
Federal Agency Bonds	22,058,323.30	18,347,480.71	3,710,842.59+
State and Municipal Bonds	129,484,627.53	112,676,074.65	16,808,552.88+
Other Securities	3,064,290.25	2,318,628.41	745,661.84+
Federal Funds Sold	17,293,000.00	14,494,165.96	2,798,834.04+
Loans and Discounts	544,041,407.86	474,533,789.23	69,507,618.63+
Premises, Furn. & Fix.	20,887,088.68	16,927,805.00	3,959,283.68+
Other Real Estate	715,209.09	896,780.97	181,571.88—
Other Assets	10,537,759.52	11,819,984.14	1,282,224.62—
	$ 987,165,138.59	$ 880,577,155.98	$ 106,587,982.61+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 261,775,599.55	$ 244,319,902.81	$ 17,455,696,74+
Time Deposits of I.P.C.	485,615,153.80	409,925,786.41	75,689,367.39+
U.S. Government Deposits	18,756,941.40	10,175,346.81	8,581,594.59+
Other Public Deposits	72,344,523.87	73,640,172.89	1,295,649.02—
Deposits of Comm'l. Banks	16,065,555.87	15,044,243.71	1,021,312.16+
Other Deposits	7,820,031.35	5,137,114.31	2,682,917.04+
Federal Funds Purchased	12,813,000.00	19,200,000.00	6,387,000.00—
Borrowed Funds	850,000.00	2,675,000.00	1,825,000.00—
Other Liabilities	35,177,303.28	31,925,940.11	3,251,363.17+
Reserve for Loan Losses	9,940,003.03	9,616,923.94	323,079.09+
Reserve for Securities	995,172.00	1,012,431.00	17,259.00—
Cap. Notes and Debentures	3,380,000.00	1,085,000.00	2,295,000.00+
Common Captial Stock	23,657,200.00	22,201,100.00	1,456,100.00+
Surplus	23,875,490.00	22,476,427.77	1,399,062.23+
Undivided Profits	13,874,711.91	11,948,727.86	1,925,984.05+
Capital Reserve	224,452.53	193,038.36	31,414.17+
	$ 987,165,138.59	$ 880,577,155.98	$ 106,587.982.61+
Grand Total — ALL BANKS IN MONTANA	$1,886,277,411.93	$1,659,229,516.09	$ 227,047,895.84

ED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1971	June 30, 1970
Loans as Percentage of Total Assets	55.11%	53.89%
Loans as Percentage of Total Deposits	63.09	62.58
Capital and Reserve a/c's as Percentage of Total Assets	7.69	7.78
Capital and Reserve a/c's as Percentage of Total Deposits	8.81	9.04
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	27.72	30.14
Time Deposits as Percentage of Total Deposits I.P.C.	64.97	62.66
Demand Deposits as Percentage of Total Deposits I.P.C.	35.03	37.34

* Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
elt	Belt Valley Bank (1)
Big Fork	*Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	**Western Bank
	***Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
	*****Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
roid	First State Bank (1)
lendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	****The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened March 15, 1971
**Opened Oct. 19, 1970
***Opened July 27, 1970
****Opened Dec. 7, 1970
*****Opened April 14, 1971

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
	**United National
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	***Montana National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

Converted to National Charter:

* as of July 19, 1971
(from Gallatin Trust & Savings Bank)

** as of October 15, 1971
(from Lincoln Security Bank)

*** as of October 11, 1971
(from First State Bank)

332.105
MO
n. 205

No. 205

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1971

John A. Dowdall	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Walter E. Wagner	Examiner
Jerry Sullivan	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
Robert D. Drew	Examiner
J. Michael Washington	Examiner
Jon Wesley Rhodes	Examiner

ALLIED PRINTING TRADES UNION COUNCIL HELENA 4

Aggregate Resources and Liabilities of (91) State Banks and (1) Trust Company, December 31, 1971 — Compared With Report of (90) State Banks and (1) Trust Company, December 31, 1970

RESOURCES	Dec. 31, 1971	Dec. 31, 1970	Increase+ Decrease—
Cash and Banks	$ 112,570,683.78	$ 103,831,927.59	$ 8,738,756.19+
U.S. Government Bonds	203,192,462.91	174,300,788.50	28,891,674.41+
Federal Agency Bonds	40,523,996.39	33,960,660.82	6,563,335.57+
State and Municipal Bonds	128,550,252.87	110,769,714.07	17,780,538.80+
Other Securities	4,744,211.19	7,859,981.90	3,115,770.71—
Federal Funds Sold	17,330,000.00	10,237,000.00	7,093,000.00+
Loans and Discounts	474,207,151.07	427,436,585,55	46,770,565.52+
Premises, Furn. and Fix.	16,443,710.55	14,381,966.88	2,061,743.67+
Other Real Estate	1,039,271.16	688,997.45	350,273.71+
Other Assets	6,464,341.37	5,711,964.50	752,376.87+
	$ 1,005,066,081.29	$ 889,179,587.26	$ 115,886,494.03+
		Increase	$ 115,886,494.03+

LIABILITIES			
Demand Deposits of I.P.C.	$ 294,581,051.36	$ 270,107,817.18	$ 24,473,234.18+
Time Deposits of I.P.C.	446,823,717.26	385,500,225.24	61,323,492.02+
U.S. Government Deposits	33,846,367.93	26,816,760.46	7,029,607.47+
Other Public Deposits	88,902,923.31	85,853,278.43	3,049,644.88+
Deposits of Comm'l. Banks	17,550,178.22	16,009,665.25	1,540,512.97+
Other Deposits	8,533,626.11	6,899,630.65	1,633,995.46+
Federal Funds Purchased	5,775,000.00	3,125,000.00	2,650,000.00+
Borrowed Funds	5,000.00	— 0 —	5,000.00+
Other Liabilities	26,206,738.72	19,155,086.16	7,051,652.56+
Reserve for Loan Losses	8,864,661.32	9,086,507.49	221,846.17—
Reserves on Securities	808,706,94	816,289.71	7,582.77—
Cap. Notes and Debentures	1,005,000.00	731,000.00	274,000.00+
Common Capital Stock	25,957,000.00	23,634,000.00	2,323,000.00+
Surplus	26,482,508.95	23,817,000.00	2,665,508.95+
Undivided Profits	19,246,154.01	17,165,743.92	2,080,410.09+
Capital Reserves $	477,447.16	461,582.77	15,864.39+
	$ 1,005,066,081.29	$ 889,179,587.26	$ 115,886,494.03+
		Increase	$ 115,886,494.03+

SIGNIFICANT RATIOS DE

STATE BANKS	December 31, 1971	December 31, 1970
Loans as Percentage of Total Assets	47.18%	48.07%
Loans as Percentage of Total Deposits	53.27	54.02
Capital and Reserve a/c's as Percentage of Total Assets	8.24	8.51
Capital and Reserve a/c's as Percentage of Total Deposits	9.31	9.57
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	35.47	35.15
Time Deposits as Percentage of Total Deposits I.P.C.	60.27	58.80
Demand Deposits as Percentage of Total Deposits I.P.C.	39.73	41.20

Aggregate Resources and Liabilities of (52) National Banks in Montana, December 31, 1971 — Compared With Reports of (49) National Banks, December 31, 1970*

RESOURCES	Dec. 31, 1971	Dec. 31, 1970	Increase+ Decrease—
Cash and Banks	$ 129,157,788.40	$ 122,522,235.27	$ 6,635,553.13+
U.S. Government Bonds	179,614,590.12	153,930,867.25	25,683,722.87+
Federal Agency Bonds	27,131,968.81	18,216,038.33	8,915,930.48+
State and Municipal Bonds	144,525,504.58	128,952,688.47	15,572,816.11+
Other Securities	3,001,221.57	2,542,732.28	458,489.29+
Federal Funds Sold	31,025,000.00	23,935,116.73	7,089,883.27+
Loans and Discounts	565,668,650.82	497,534,336.28	68,134,314.54+
Premises, Furn. & Fix.	21,585,974.92	19,086,072.82	2,499,902.10+
Other Real Estate	684,737.62	638,784.70	45,952.92+
Other Assets	9,782,978.71	10,821,102.82	1,038,124.11—
	$ 1,112,178,415.55	$ 978,179,974.95	$ 133,998,440.60+

LIABILITIES	Dec. 31, 1971	Dec. 31, 1970	Increase+ Decrease—
Demand Deposits of I.P.C.	$ 304,601,509.32	$ 277,323,560.52	$ 27,277,948.80+
Time Deposits of I.P.C.	532,334,850.06	447,025,918.06	85,308,932.00+
U.S. Government Deposits	37,657,367.58	33,451,939.34	4,205,428.24+
Other Public Deposits	74,559,497.56	77,935,100.99	3,375,603.43—
Deposit of Comm'l. Banks	20,716,625.95	19,332,453.54	1,384,172.41+
Other Deposits	8,675,245.03	7,056,951.34	1,618,293.69+
Federal Funds Purchased	14,599,000.00	9,443,819.43	5,155,180.57+
Borrowed Funds	— 0 —	529,100.00	529,100.00—
Other Liabilities	38,554,130.09	33,765,040.70	4,789,089.39+
Reserves for Loan Losses	9,927,654.72	9,760,398.38	167,256.34+
Reserves on Securities	1,240,172.00	1,185,172.00	55,000.00+
Cap. Notes and Debentures	3,600,000.00	1,080,000.00	2,520,000.00+
Common Capital Stock	24,857,200.00	22,451,100.00	2,406,100.00+
Surplus	25,145,490.00	22,768,620.00	2,376,870.00+
Undivided Profits	15,490,154.10	14,867,834.53	622,319.57+
Capital Reserves	219,519.14	202,966.12	16,553.02+
	$ 1,112,178,415.55	$ 978,179,974.95	$ 133,998,440.60+
Grand Total—ALL BANKS IN MONTANA	$ 2,117,244,496,84	$ 1,867,359,562.21	$ 249,884,934.63+

ED FROM ABOVE DATA

NATIONAL BANKS	December 31, 1971	December 31, 1970
Loans as Percentage of Total Assets	50.86%	50.86%
Loans as Percentage of Total Deposits	57.81	57.71
Capital and Reserve a/c's as Percentage of Total Assets	7.24	7.39
Capital and Reserve a/c's as Percentage of Total Deposits	8.22	8.39
Cash Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	31.55	32.07
Time Deposits as Percentage of Total Deposits I.P.C.	63.61	61.71
Demand Deposits as Percentage of Total Deposits I.P.C.	36.39	38.29

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	***Cheyenne Western Bank (1)
Baker	The Bank of Baker
lgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	*Flathead Bank
ig Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
illings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank Western Bank Western State Bnk
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1) **Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
lendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1) First Security Bank Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank ****First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened March 15, 1971
**Opened April 14, 1971
***Opened October 13, 1971
****Opened September 3, 1971

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank *Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A. Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank **United National
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank ****Montana National Bank
Richey	***Montana National Bank
Roundup	*****Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

Converted to National Charter:

*as of July 19, 1971
(from Gallatin Trust & Savings Bank)

**as of October 15, 1971
(from Lincoln Security Bank)

***as of October 11, 1971
(from First State Bank)

****as of February 1, 1972
(from First Security Bank)

*****as of February 1, 1972
(from Miners and Merchants Bank)

332.105
MO
no. 206

No. 206

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1972

THE LIBRARY OF THE
SEP 6 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

John A. Dowdall	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Walter E. Wagner	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
Robert D. Drew	Examiner
J. Michael Washington	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
John White	Examiner

Aggregate Resources and Liabilities of (92) State Banks and (1) Trust Company, June 30, 1972 Compared With Report of (92) State Banks and (1) Trust Company, June 30, 1971

RESOURCES:	June 30, 1972	June 30, 1971	Increase+ Decrease—
Cash and Banks	$ 106,185,365.91	$ 94,512,290.36	$ 11,673,075.55+
U.S. Government Bonds	159,058,634.13	150,494,586.38	8,564,047.75+
Federal Agency Bonds	37,880,907.81	29,107,346.95	8,773,560.86+
State and Municipal Bonds	136,209,230.46	119,004,648.43	17,204,582.03+
Other Securities	3,744,343.82	2,607,250.11	1,137,093.71+
Federal Funds Sold	15,818,750.00	12,835,000.00	2,983,750.00+
Loans and Discounts	531,299,464.23	466,947,727.94	64,351,736.29+
Premises, Furn. and Fix.	17,659,722.70	15,762,999.42	1,896,723.28+
Other Real Estate	754,504.53	840,057.33	85,552.80—
Other Assets	7,797,249.86	7,000,366.42	796,883.44+
	$1,016,408,173.45	$ 899,112,273.34	$ 117,295,900.11+
		Increase	$ 117,295,900.11+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 274,046,823.24	$ 251,082,483.50	$ 22,964,339.74+
Time Deposits of I.P.C.	479,318,139.86	420,264,989.89	59,053,149.97+
U.S. Government Deposits	9,457,666.35	14,625,630.59	5,167,964.24—
Other Public Deposits	92,501,668.65	86,297,270.51	6,204,398.14+
Deposits of Comm'l Banks	16,692,433.31	14,170,740.43	2,521,692.88+
Other Deposits	8,561,940.00	7,454,917.28	1,107,022.72+
Federal Funds Purchased	21,715,000.00	4,560,000.00	17,155,000.00+
Borrowed Funds	2,525,247.86	305,000.00	2,220,247.86+
Other Liabilities	25,869,311.03	20,909,543.10	4,959,767.93+
Reserves for Loan Losses	9,205,818.65	8,847,115.37	358,703.28+
Reserves on Securities	769,647.87	861,568.79	91,920.92—
Cap. Notes and Debentures	1,040,000.00	1,005,000.00	35,000.00+
Common Capital Stock	28,887,500.00	26,077,000.00	2,810,500.00+
Surplus	29,174,342.31	26,315,000.00	2,859,342.31+
Undivided Profits	16,176,687.16	15,926,566.72	250,120.44+
Capital Reserves	465,947.16	409,447.16	56,500.00+
	$1,016,408,173.45	$ 899,112,273.34	$ 117,295,900.11+
		Increase	$ 117,295,900.11+

SIGNIFICANT RATIOS DE

State Banks	June 30, 1972	June 30, 1971
Loans as Percentage of Total Assets	52.27%	51.93%
Loans as Percentage of Total Deposits	60.33	58.82
Capital and Reserve a/c's as Percentage of Total Assets	8.43	8.84
Capital and Reserve a/c's as Percentage of Total Deposits	9.73	10.01
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	30.12	30.86
Time Deposits as Percentage of Total Deposits I.P.C.	63.62	62.60
Demand Deposits as Percentage of Total Deposits I.P.C.	36.38	37.40

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1972 Compared With Report of June 30, 1971*

RESOURCES:	June 30, 1972	June 30, 1971	Increase+ Decrease—
Cash and Banks	$ 141,734,208.30	$ 116,411,748.65	$ 25,322,459.65+
U.S. Government Bonds	145,396,403.12	122,671,683.71	22,724,719.41+
Federal Agency Bonds	31,638,614.95	22,058,323.30	9,580,291.65+
State and Municipal Bonds	150,380,651.93	129,484,627.53	20,896,024.40+
Other Securities	3,552,913.71	3,064,290.25	488,623.46+
Federal Funds Sold	18,314,500.00	17,293,000.00	1,021,500.00+
Loans and Discounts	638,762,392.22	544,041,407,86	94,720,984.36+
Premises, Furn. and Fix.	22,530,812.70	20,887,088.68	1,643,724.02+
Other Real Estate	642,822.90	715,209.09	72,386.19—
Other Assets	11,400,565.59	10,537,759.52	862,806.07+
	$1,164,353,885.42	$ 987,165,138.59	$ 177,188,746.83+
		Increase	$ 177,188,746.83+
LIABILITIES:			
Demand Deposits of I.P.C.	$ 305,253,729.56	$ 261,775,599.55	$ 43,478,130.01+
Time Deposits of I.P.C.	579,465,887.91	485,615,153.80	93,850,734.11+
U.S. Government Deposits	13,617,750.31	18,756,941.40	5,139,191.09—
Other Public Deposits	89,106,830.32	72,344,523.87	16,762,306.45+
Deposits of Comm'l. Banks	15,364,911.53	16,065,555.87	700,644.34—
Other Deposits	8,916,828.24	7,820,031.35	1,096,796.89+
Federal Funds Purchased	23,538,000.00	12,813,000.00	10,725,000.00+
Borrowed Funds	— 0 —	850,000.00	850,000.00—
Other Liabilities	44,577,367.57	35,177,303.28	9,400,064.29+
Reserves for Loan Losses	9,863,818.77	9,940,003.03	76,184.26—
Reserves on Securities	535,172.00	995,172.00	460,000.00—
Cap. Notes and Debentures	5,150,000.00	3,380,000.00	1,770,000.00+
Common Capital Stock	27,108,000.00	23,657,200.00	3,450,800.00+
Surplus	27,207,325.78	23,875,490.00	3,331,835.78+
Undivided Profits	13,483,588.31	13,874,711.91	391,123.60—
Capital Reserves	1,164,675.12	224,452.53	940,222.59+
	$1,164,353,885.42	$ 987,165,138.59	$ 177,188,746.83+
		Increase	$ 177,188,746.83+
Grand Total—ALL BANKS IN MONTANA	$2,180,762,058.87	$1,886,277,411.93	$ 294,484,646.94+

VED FROM ABOVE DATA

NATIONAL BANKS	June 30,1972	June 30, 1971
Loans as Percentage of Total Assets	54.86%	55.11%
Loans as Percentage of Total Deposits	63.13	63.09
Capital and Reserve a/c's as Percentage of Total Assets	7.26	7.69
Capital and Reserve a/c's as Percentage of Total Deposits	8.35	8.81
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	28.38	27.72
Time Deposits as Percentage of Total Deposits I.P.C.	65.49	64.97
Demand Deposits as Percentage of Total Deposits I.P.C.	34.50	35.03

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	**Cheyenne Western Bank (1)
Baker	The Bank of Baker
elgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
ig Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
illings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	****First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
roid	First State Bank (1)
lendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
	*****First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	***First Security Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	*First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened September 3, 1971

**Opened October 13, 1971

***Opened April 3, 1972

****Opened April 10, 1972

*****Opened April 17, 1972

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
	*Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank *Montana National Bank
Richey	Montana National Bank
Roundup	**Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

Converted to National Charter:

*as of February 1, 1972
(from First Security Bank)

**as of February 1, 1972
(from Miners and Merchants Bank)

332.105
MO
no 207

No. 207

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

December 31, 1972

THE LIBRARY OF THE
MAR 2 8 1973
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
J. Michael Washington	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
John White	Examiner
Larry J. Fritz	Examiner
Jack Carpenter	Examiner

4

Aggregate Resources and Liabilities of (92) State Banks and 2) Trust Companies, December 31, 1972 Compared with Reports of (91) State Banks and (1) Trust Company, December 31, 1971

RESOURCES:	December 31, 1972	December 31, 1971	Increase+ Decrease—
Cash and Banks	$ 121,091,097.26	$ 112,570,683.78	$ 8,520,413.48+
U.S. Government Bonds	203,847,582.41	203,192,462.91	655,119.50+
Federal Agency Bonds	52,518,942.87	40,523,996.39	11,994,946.48+
State and Municipal Bonds	145,077,909.32	128,550,252.87	16,527,656.45+
Other Securities	10,313,771.10	4,744,211.19	5,569,559.91+
Federal Funds Sold	33,164,019.07	17,330,000.00	15,834,019.07+
Loans and Discounts	553,649,771.69	474,207,151.07	79,442,620.62+
Premises, Furn. and Fix	18,807,418.68	16,443,710.55	2,363,708.13+
Other Real Estate	668,270.58	1,039,271.16	371,000.58—
Other Assets	7,965,403.01	6,464,341.37	1,501,061.64+
	$1,147,104,185.99	$1,005,066,081.29	$ 142,038,104.70+
		Increase	$ 142,038,104.70+

LIABILITIES:	December 31, 1972	December 31, 1971	Increase+ Decrease—
Demand Deposits of I.P.C.	$ 340,006,584.61	$ 294,581,051.36	$ 45,425,533.25+
Time Deposits of I.P.C.	524,297,075.18	446,823,717.26	77,473,357.92+
U.S. Government Deposits	17,111,969.01	33,846,367.93	16,734,398.92—
Other Public Deposits	110,831,188.98	88,902,923.31	21,928,265.67+
Deposits of Comm'l. Banks	14,585,404.13	17,550,178.22	2,964,774.09—
Other Deposits	13,729,262.17	8,533,626.11	5,195,636.06+
Federal Funds Purchased	9,675,000.00	5,775,000.00	3,900,000.00+
Borrowed Funds	1,861,309.89	5,000.00	1,856,309.89+
Other Liabilities	23,948,330.23	26,206,738.72	2,258,408.49—
Reserves for Loan Losses	9,213,966.18	8,864,661.32	349,304.86+
Reserves on Securities	698,078.23	808,706.94	110,628.71—
Cap. Notes and Debentures	1,640,000.00	1,005.000.00	635,000.00+
Common Capital Stock	29,912,500.00	25,957,000.00	3,955,500.00+
Surplus	31,087,514.37	26,482,508.95	4,605,005.42+
Undivided Profits	18,016,638.85	19,246,154.01	1,229,515.16—
Capital Reserves	489,364.16	477,447.16	11,917.00+
	$1,147,104,185.99	$1,005,066,081.29	$ 142,038,104.70+
		Increase	$ 142,038,104.70+
Grand Total—ALL BANKS IN MONTANA	$2,442,395,614.36	$2,117,244,496.84	$ 325,151,117.52+

SIGNIFICANT RATIOS DE

STATE BANKS	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	48.27%	47.18%
Loans as Percentage of Total Deposits	54.25	53.27
Capital and Reserve a/c's as Percentage of Total Assets	7.94	8.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.92	9.31
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	31.84	35.47
Time Deposits as Percentage of Total Deposits I.P.C.	60.66	60.27
Demand Deposits as Percentage of Total Deposits I.P.C.	39.34	39.73

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1972 Compared with Reports of (52) National Banks, December 31, 1971*

RESOURCES:	December 31, 1972	December 31, 1971	Increase+ Decrease—
Cash and Banks	$ 143,919,244.16	$ 129,157,788.40	$ 14,761,455.76+
U.S. Government Bonds	177,208,056.95	179,614,590.12	2,406,533.17—
Federal Agency Bonds	36,433,589.58	27,131,968.81	9,301,620.77+
State and Municipal Bonds	169,216,721.06	144,525,504.58	24,691,216.48+
Other Securities	3,269,873.70	3,001,221.57	268,652.13+
Federal Funds Sold	50,119,501.07	31,025,000.00	19,094,501.07+
Loans and Discounts	679,065,148.17	565,668,650.82	113,396,497.35+
Premises, Furn. and Fix.	22,831,128.24	21,585,974.92	1,245,153.32+
Other Real Estate	815,119.94	684,737.62	130,382.32+
Other Assets	12,413,045.50	9,782,978.71	2,630,066.79+
	$1,295,291,428.37	$1,112,178,415.55	$ 183,113,012.82+
		Increase	$ 183,113,012.82+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 361,739,944.18	$ 304,601,509.32	$ 57,138,434.86+
Time Deposits of I.P.C.	618,466,258.38	532,334,850.06	86,131,408.32+
U.S. Government Deposits	20,033,088.70	37,657,367.58	17,624,278.88—
Other Public Deposits	104,570,311.33	74,559,497.56	30,010,813.77+
Deposits of Comm'l. Banks	19,075,449.76	20,716,625.95	1,641,176.19—
Other Deposits	12,840,994.51	8,675,245.03	4,165,749.48+
Federal Funds Purchased	24,657,291.54	14,599,000.00	10,058,291.54+
Borrowed Funds	550,000.00	— 0 —	550,000.00+
Other Liabilities	42,209,072,88	38,554,130.09	3,654,942.79+
Reserves for Loan Losses	10,901,822.06	9,927,654.72	974,167.34+
Reserves on Securities	466,000.00	1,240,172.00	774,172.00—
Cap. Notes and Debentures	5,150,000.00	3,600,000.00	1,550,000.00+
Common Capital Stock	27,672,200.00	24,857,200.00	2,815,000.00+
Surplus	27,984,298.12	25,145,490.00	2,838,808.12+
Undivided Profits	17,546,531.85	15,490,154.10	2,056,377.75+
Capital Reserves	1,428,165.06	219,519.14	1,208,645.92+
	$1,295,291,428.37	$1,112,178,415.55	$ 183,113,012.82+
		Increase	$ 183,113,012.82+

ED FROM ABOVE DATA

NATIONAL BANKS	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	52.43%	50.86%
Loans as Percentage of Total Deposits	59.74	57.81
Capital and Reserve a/c's as Percentage of Total Assets	7.04	7.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.02	8.22
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	28.25	31.55
Time Deposits as Percentage of Total Deposits I.P.C.	63.10	63.61
Demand Deposits as Percentage of Total Deposits I.P.C.	36.90	36.39

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	**First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	****Trust Corporation of Montana
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
	***First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	*First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened April 3, 1972

**Opened April 10,1972

***Opened April 17, 1972

****Opened December 5, 1972

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
	Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

332.105
Mo
no. 209

No. 209

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1973

THE LIBRARY OF THE
MAR 12 1974
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
K. Fred Reeves	Examiner
Lamar O'Brien	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Larry J. Fritz	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Boutilier	Examiner
John V. Curry	Examiner

Aggregate Resources and Liabilities of (95) State Banks and (2) Trust Companies, December 31, 1973 Compared with Reports of (92) State Banks and (2) Trust Companies, December 31, 1972

RESOURCES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease—
Cash and Banks	$ 133,504,135.19	$ 121,091,097.26	$ 12,413,037.93+
U.S. Government Bonds	179,531,075.10	203,847,582.41	24,316,507.31—
Federal Agency Bonds	65,133,162.75	52,518,942.87	12,614,219.88+
State & Municipal Bonds	163,292,667.83	145,077,909.32	18,214,758.51+
Other Securities	3,920,896.85	10,313,771.10	6,392,874.25—
Federal Funds Sold	33,438,000.00	33,164,019.07	273,980.93+
Loans and Discounts	677,460,591.81	553,649,771.69	123,810,820.12+
Premises, Furn. and Fix.	21,735,837.04	18,807,418.68	2,928,418.36+
Other Real Estate	899,956.87	668,270.58	231,686.29+
Other Assets	10,157,085.19	7,965,403.01	2,191,682.18+
	$1,289,073,408.63	$1,147,104,185.99	$ 141,969,222.64+
		Increase	$ 141,969,222.64+

LIABILITIES	Dec. 31, 1973	Dec. 31, 1972	Increase+ Decrease—
Demand Deposits of I.P.C.	$ 378,065,091.44	$ 340,006,584.61	$ 38,058,506.83+
Time Deposits of I.P.C.	603,948,809.82	524,297,075.18	79,651,734.64+
U.S. Government Deposits	7,027,176.38	17,111,969.01	10,084,792.63—
Other Public Deposits	121,698,488.28	110,831,188.98	10,867,299.30+
Deposits of Comm'l. Banks	15,272,126.43	14,585,404.13	686,722.30+
Other Deposits	12,651,073.08	13,729,262.17	1,078,189.09—
Federal Funds Purchased	17,225,000.00	9,675,000.00	7,550,000.00+
Borrowed Funds	1,757,319.51	1,861,309.89	103,990.38—
Other Liabilities	30,181,355.56	23,948,330.23	6,233,025.33+
Reserves for Loan Losses	9,948,146.15	9,213,966.18	734,179.97+
Reserves on Securities	517,477.73	698,078.23	180,600.50—
Cap. Notes and Debentures	1,725,000.00	1,640,000.00	85,000.00+
Common Capital Stock	33,216,500.00	29,912,500.00	3,304,000.00+
Surplus	33,556,500.00	31,087,514.37	2,468,985.63+
Undivided Profits	21,731,606.00	18,016,638.85	3,714,967.15+
Capital Reserves	551,738.25	489,364.16	62,374.09+
	$1,289,073,408.63	$1,147,104,185.99	$ 141,969,222.64+
		Increase	$ 141,969,222.64+

SIGNIFICANT RATIOS DER

STATE BANKS	Dec. 31, 1973	Dec. 31, 1972
Loans as Percentage of Total Assets	52.55%	48.27%
Loans as Percentage of Total Deposits	59.50%	54.25%
Capital and Reserve a/c's as Percentage of Total Assets	7.85%	7.94%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.92%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	27.49%	31.84%
Time Deposits as Percentage of Total Deposits I.P.C.	61.50%	60.66%
Demand Deposits as Percentage of Total Deposits I.P.C.	38.50%	39.34%

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1973 Compared with Reports of (54) National Banks, December 31, 1972*

RESOURCES	**Dec. 31, 1973**	**Dec. 31, 1972**	**Increase+ Decrease—**
Cash and Banks	$ 161,810,246.97	$ 143,919,244.16	$ 17,891,002.81+
U.S. Government Bonds	139,940,865.45	177,208,056.95	37,267,191.50—
Federal Agency Bonds	40,591,684.01	36,433,589.58	4,158,094.43+
State and Municipal Bonds	204,638,966.77	169,216,721.06	35,422,245.71+
Other Securities	4,438,875.88	3,269,873.70	1,169,002.18+
Federal Funds Sold	35,816,000.00	50,119,501.07	14,303,501.07—
Loans and Discounts	818,114,331.44	679,065,148.17	139,049,183.27+
Premises, Furn. and Fix.	24,469,333.46	22,831,128.24	1,638,205.22+
Other Real Estate	1,191,797.54	815,119.94	376,677.60+
Other Assets	15,290,950.12	12,413,045.50	2,877,904.62+
	$1,446,303,051.64	$1,295,291,428.37	$ 151,011,623.27+
		Increase	$ 151,011,623.27+

LIABILITIES			
Demand Deposits of I.P.C.	$ 396,037,050.55	$ 361,739,944.18	$ 34,297,106.37+
Time Deposits of I.P.C.	696,572,643.58	618,466,258.38	78,106,385.20+
U.S. Government Deposits	6,806,467.63	20,033,088.70	13,226,621.07—
Other Public Deposits	129,922,226.73	104,570,311.33	25,351,915.40+
Deposits of Comm'l. Banks	16,429,031.31	19,075,449.76	2,646,418.45—
Other Deposits	11,742,829.25	12,840,994.51	1,098,165.26—
Federal Funds Purchased	32,442,409.92	24,657,291.54	7,785,118.38+
Borrowed Funds	1,805,850.21	550,000.00	1,255,850.21+
Other Liabilities	49,764,103.22	42,209.072.88	7,555,030.34+
Reserves for Loan Losses	12,397,490.36	10,901,822.06	1,495,668.30+
Reserves on Securities	315,000.00	466,000.00	151,000.00—
Cap. Notes and Debentures	8,650,000.00	5,150,000.00	3,500,000.00+
Common Capital Stock	31,507,000.00	27,672,200.00	3,834,800.00+
Surplus	31,904,500.00	27,984,298.12	3,920,201.88+
Undivided Profits	19,033,122.16	17,546,531.85	1,486,590.31+
Capital Reserves	973,326.72	1,428,165.06	454,838.34—
	$1,446,303,051.64	$1,295,291,428.37	$ 151,011,623.27+
		Increase	$ 151,011,623.27+
Grand Total—ALL BANKS IN MONTANA	$2,735,376,460.27	$2,442,395,614.36	$ 292,980,845.91+

D FROM ABOVE DATA

NATIONAL BANKS	**Dec. 31, 1973**	**Dec. 31, 1972**
Loans as Percentage of Total Assets	56.57%	52.43%
Loans as Percentage of Total Deposits	65.06%	59.74%
Capital and Reserve a/c's as Percentage of Total Assets	7.24%	7.04%
Capital and Reserve a/c's as Percentage of Total Deposits	8.33%	8.02%
Cash, Due from Banks, U. S. Gov't. Bonds as Percentage of Total Deposits	23.99%	28.25%
Time Deposits as Percentage of Total Deposits I.P.C.	63.75%	63.10%
Demand Deposits as Percentage of Total Deposits I.P.C.	36.25%	36.90%

* Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	*First State Bank
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	**First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank
	Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
	First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
	***First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened July 3, 1973

**Opened March 12, 1973

***Opened March 29, 1973

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
	Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

332.105
MO
no 210

No. 210

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

THE LIBRARY OF THE
NOV 19 1974
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

National Banks

•

June 30, 1974

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Larry J. Fritz	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Boutilier	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
William Hedge	Examiner
Raymond Blackman	Examiner

4

Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies, June 30, 1974 Compared with Report of (94) State Banks and (2) Trust Companies, June 30, 1973

RESOURCES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Cash and Banks	$ 120,440,639.43	$ 102,192,371.90	$ 18,248,267.53+
U.S. Government Bonds	152,451,029.94	172,856,362.62	20,405,332.68—
Federal Agency Bonds	70,524,219.95	53,894,279.19	16,629,940.76+
State and Municipal Bonds	175,196,148.07	155,996,904.27	19,199,243.80+
Other Securities	2,154,392.40	2,047,245.83	107,146.57+
Federal Funds Sold	23,000,000.00	28,987,000.00	5,987,000.00—
Loans and Discounts	761,947,147.05	628,181,207.85	133,765,939.20+
Premises, Furn. and Fix.	23,455,501.65	20,723,889.06	2,731,612.59+
Other Real Estate	1,323,122.08	775,535.23	547,586.85+
Other Assets	12,415,745.28	10,113,181.63	2,302,563.65+
	$1,342,907,945.85	$1,175,767,977.58	$ 167,139,968.27+
		Increase	$ 167,139,968.27+

LIABILITIES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Demand Deposits of I.P.C.	$ 353,918,381.28	$ 318,844,511.26	$ 35,073,870.02+
Time Deposits of I.P.C.	657,779,562.32	562,492,297.35	95,287,264.97+
U.S. Government Deposits	9,743,539.94	12,528,196.69	2,784,656.75—
Other Public Deposits	125,611,874.15	122,827,390.46	2,784,483.69+
Deposits of Comm'l. Banks	12,857,946.33	12,017,317.14	840,629.19+
Other Deposits	10,704,285.44	10,135,064.38	569,221.06+
Federal Funds Purchased	21,704,237.29	13,255,000.00	8,449,237.29+
Borrowed Funds	8,591,799.94	833,691.00	7,758,108.94+
Other Liabilities	35,039,443.60	27,109,001.30	7,930,442.30+
Reserve for Loan Losses	10,633,065.93	9,775,277.88	857,788.05+
Reserves on Securities	430,492.34	592,547.95	162,055.61—
Cap. Notes and Debentures	1,810,000.00	1,725,000.00	85,000.00+
Common Capital Stock	35,865,000.00	32,924,000.00	2,941,000.00+
Surplus	36,262,949.11	33,066,838.66	3,196,110.45+
Undivided Profits	21,292,081.93	17,138,396.35	4,153,685.58+
Capital Reserves	663,286.25	503,447.16	159,839.09+
	$1,342,907,945.85	$1,175,767,977.58	$ 167,139,968.27+
		Increase	$ 167,139,968.27+

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	56.74%	53.43%
Loans as Percentage of Total Deposits	65.09%	60.47%
Capital and Reserve a/c's as Percentage of Total Assets	7.96%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	9.21%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	23.31%	26.48%
Time Deposits as Percentage of Total Deposits I.P.C.	65.02%	63.82%
Demand Deposits as Perecntage of Total Deposits I.P.C.	34.98%	36.18%

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1974 Compared with Reports of June 30, 1973*

RESOURCES:	**June 30, 1974**	**June 30, 1973**	**Decrease— Increase+**
Cash and Banks	$ 141,715,127.70	$ 137,748,219.86	$ 3,966,907.84+
U.S. Government Bonds	117,766,766.06	134,520,927.09	16,754,161.03—
Federal Agency Bonds	45,442,596.19	34,232,798.16	11,209,798.03+
State and Municipal Bonds	223,615,500.34	183,863,401.45	39,752,098.89+
Other Securities	4,226,118.17	5,296,368.83	1,070,250.66—
Federal Funds Sold	23,849,375.00	34,053,500.00	10,204,125.00—
Loans and Discounts	889,968,124.60	764,471,821.99	125,496,302.61+
Premises, Furn. and Fix.	25,229,011.31	23,329,956.14	1,899,055.17+
Other Real Estate	1,213,447.25	968,040.17	245,407.08+
Other Assets	17,362,300.06	13,402,315.13	3,959,984.93+
	$1,490,388,366.68	$1,331,887,348.82	$ 158,501,017.86+
		Increase	$ 158,501,017.86+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 361,438,759.47	$ 339,977,207.12	$ 21,461,552.35+
Time Deposits of I.P.C.	746,563,831.96	663,156,723.60	83,407,108.36+
U.S. Government Deposits	9,047,748.56	16,395,636.21	7,347,887.65—
Other Public Deposits	130,230,633.12	114,118,836.95	16,111,796.17+
Deposits of Comm'l. Banks	14,090,862.61	13,652,152.87	438,709.74+
Other Deposits	12,322,618.07	9,248,322.70	3,074,295.37+
Federal Funds Purchased	48,179,045.96	28,656,900.22	19,522,145.74+
Borrowed Funds	7,660,320.83	5,100,000.00	2,560,320.83+
Other Liabilities	51,068,167.85	44,829,782.66	6,238,385.19+
Reserve for Loan Losses	13,209,168.66	11,312,606.49	1,896,562.17+
Reserves on Securities	325,760.02	495,000.00	169,239.98—
Cap. Notes and Debentures	9,197,000.00	7,650,000.00	1,547,000.00+
Common Capital Stock	35,251,500.00	30,806,700.00	4,444,800.00+
Surplus	35,171,500.00	31,073,510.23	4,097,989.77+
Undivided Profits	15,393,115.38	14,539,003.36	854,112.02+
Capital Rserves	1,238,334.19	874,966.41	363,367.78+
	$1,490,388,366.68	$1,331,887,348.82	$ 158,501,017.86+
		Increase	$ 158,501,017.86+
Grand Total—ALL BANKS IN MONTANA	$2,833,296,312.53	$2,507,655,326.40	$ 325,640,986.13

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1974**	**June 30, 1973**
Loans as Percentage of Total Assets	59.71%	57.40%
Loans as Percentage of Total Deposits	69.87%	66.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.37%	7.26%
Capital and Reserve a/c's as Percentage of Total Deposits	8.62%	8.37%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.37%	23.54%
Time Deposits as Percentage of Total Deposits I.P.C.	67.38%	66.11%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.62%	33.89%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) *First State Bank
Billings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Ist Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank
Forsyth	First State Bank
Fort Benton	State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	***First Security Bank Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1) First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	**First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened July 3, 1973
**Opened March 5, 1974
***Opened May 1. 1974

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Montana National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank Montana National Bank
Browning	Montana National Bank
Butte	Miner's Bank of Montana, N.A. Montana National Bank

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank Montana Bank of Red Lodge, N.A.
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

*Converted to National Bank 8-1-74

332.105
M O
no.212

No. 212

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1975

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Lynn Weaver	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Boutilier	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Candace Blazina	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner

THE LIBRARY OF THE
SEP 15 1975
UNIVERSITY OF ILLINOIS
URBANA-CHAMPAIGN

Aggregate Resources and Liabilities of (99) State Banks and (2) Trust Companies, June 30, 1975 Compared with Reports of (97) State Banks and (2) Trust Companies, June 30, 1974

RESOURCES:	June 30, 1975	June 30, 1974	Decrease— Increase+
Cash and Banks	$ 117,766,904.04	$ 120,440,639.43	$ 2,673,735.39—
U.S. Government Bonds	145,447,963.75	152,451,029.94	7,003,066.19—
Federal Agency Bonds	79,448,667.35	70,524,219.95	8,924,447.40+
State and Municipal Bonds	174,236,210.77	175,196,148.07	959,937.30—
Other Securities	3,915,959.53	2,154,392.40	1,761,567.13+
Federal Funds Sold	50,405,000.00	23,000,000.00	27,405,000.00+
Loans and Discounts	707,082,038.39	761,947,147.05	54,865,108.66—
Premises, Furn. & Fix	21,893,820.48	23,455,501.65	1,561,681.17—
Other Real Estate	1,108,473.61	1,323,122.08	214,648.47—
Other Assets	13,137,842.15	12,415,745.28	722,096.87+
	$1,314,442,880.07	$1,342,907,945.85	$ 28,465,065.78—

LIABILITIES	June 30, 1975	June 30, 1974	Decrease— Increase+
Demand Deposits of I.P.C.	$ 341,001,761.39	$ 353,918,381.28	$ 12,916,619.89—
Time Deposits of I.P.C.	667,226,286.34	657,779,562.32	9,446,724.02+
U.S. Gov. Deposits	6,994,512.54	9,743,539.94	2,749,027.40—
Other Pub. Deposits	132,806,577.98	125,611,874.15	7,194,703.83+
Deposits of Comm'l. Banks	6,357,289.41	12,857,946.33	6,500,656.92—
Other Deposits	10,588,476.81	10,704,285.44	115,808.63—
Federal Funds Purchased	8,103,000.00	21,704,237.29	13,601,237.29—
Borrowed Funds	-0-	8,591,799.94	8,591,799.94—
Other Liabilities	33,871,150.45	35,039,443.60	1,168,293.15—
Reserve for Loan Losses	10,168,381.84	10,633,065.93	464,684.09—
Reserves on Securities	387,676.00	430,492.34	42,816.34—
Cap. Notes and Debentures	1,395,000.00	1,810,000.00	415,000.00—
Common Capital Stock	37,017,500.00	35,865,000.00	1,152,500.00+
Surplus	37,290,074.00	36,262,949.11	1,027,124.89+
Undivided Profits	20,546,244.66	21,292,081.93	745,837.27—
Capital Reserves	688,948.55	663,286.25	25,662.30+
	$1,314,442,879.97	$1,342,907,945.85	$ 28,465,065.88—

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	53.80%	56.74%
Loans as Percentage of Total Deposits	60.70%	65.09%
Capital and Reserve a/c's as Percentage of Total Assets	8.18%	7.96%
Capital and Reserve a/c's as Percentage of Total Deposits	9.23%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.59%	23.31%
Time Deposits as Percentage of Total Deposits I.P.C.	66.18%	65.02%
Demand Deposits as Percentage of Total Deposits I.P.C.	33.82%	34.98%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1975 Compared with Reports of June 30, 1974

RESOURCES:	**June 30, 1975**	**June 30, 1974**	**Decrease— Increase+**
Cash and Banks	$ 193,917,382.35	$ 141,715,127.70	$ 52,202,254.65+
U.S. Government Bonds	123,862,843.74	117,766,766.06	6,096,077.68+
Federal Agency Bonds	65,539,523.45	45,442,596.19	20,096,927.26+
State & Municipal Bonds	261,133,361.12	223,615,500.34	37,517,860.78+
Other Securities	6,504,587.66	4,226,118.17	2,278,469.49+
Federal Funds Sold	53,809,883.88	23,849,375.00	29,960,508.88+
Loans and Discounts	1,049,145,049.15	889,968,124.60	159,176,924.55+
Premises, Furn. and Fix	30,139,968.86	25,229,011.31	4,910,957.55+
Other Real Estate	2,381,828.75	1,213,447.25	1,168,381.50+
Other Assets	24,636,860.36	17,362,300.06	7,274,560.30+
	$1,811,071,289.32	$1,490,388,366.68	$ 320,682,922.64+

LIABILITIES			
Demand Deposits of I.P.C.	$ 434,430,695.31	$ 361,438,759.47	$ 72,991,935.84+
Time Deposits of I.P.C.	924,850,010.62	746,563,831.96	178,286,178.66+
U.S. Gov. Deposits	6,917,856.22	9,047,748.56	2,129,892.34—
Other Public Deposits	152,924,147.28	130,230,633.12	22,693,514.16+
Deposits of Comm'l. Banks	22,092,687.75	14,090,862.61	8,001,825.14+
Other Deposits	14,552,938.24	12,322,618.07	2,230,320.17+
Federal Funds Purchased	47,161,628.43	48,179,045.96	1,017,417.53—
Borrowed Funds	1,124,552.94	7,660,320.83	6,535,767.89—
Other Liabilities	71,959,055.12	51,068,167.85	20,890,887.27+
Reserve for Loan Losses	14,792,352.40	13,225,528.68	1,566,823.72+
Reserves on Securities	180,400.00	309,400.00	129,000.00—
Cap. Notes and Debentures	10,500,000.00	9,197,000.00	1,303,000.00+
Common Capital Stock	44,266,250.00	35,251,500.00	9,014,750.00+
Surplus	44,276,250.00	35,171,500.00	9,104,750.00+
Undivided Profits	20,767,894.68	15,393,115.38	5,374,779.30+
Capital Reserves	274,570.33	1,238,334.19	963,763.86—
	$1,811,071,289.32	$1,490,388,366.68	$ 320,682,922.64+
		Increase	320,682,922.64+
Grand Total—ALL BANKS IN MONTANA	$3,125,514,169.29	$2,833,296,312.53	$ 292,217,856.86+

ED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1975**	**June 30, 1974**
Loans as Percentage of Total Assets	57.93%	59.71%
Loans as Percentage of Total Deposits	67.44%	69.87%
Capital and Reserve a/c's as Percentage of Total Assets	7.46%	7.37%
Capital and Reserve a/c's as Percentage of Total Deposits	8.68%	8.62%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.43%	20.37%
Time Deposits as Percentage of Total Deposits I.P.C.	68.04%	67.38%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.96%	32.62%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First State Bank
Billings	First Citizens Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Ist Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	**Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	*First Citizens Bank
	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana (1)
	First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sidney	***1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened July 15, 1974
**Opened May 15, 1975
***Opened June 9, 1975

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First National Bank
	Midland National Bank
	*Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

332.105
MO
no. 213

No. 213

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1975

THE LIBRARY OF THE
MAR 1976
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Sr. Bank Examiner
George Schlosser	Examiner
Jon Weston Rhodes	Examiner
Douglas Lawrence	Examiner
Dennis De Vries	Examiner
Jack Carpenter	Examiner
Mike Acuff	Examiner
Douglas Boutilier	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Candace Blazina	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner
Ramona Turnbull	Examiner
Montel Livingston	Secretary
Myrt Hemel	Statistician

Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies, December 31, 1975 Compared with Reports of (97) State Banks and (2) Trust Companies, December 31, 1974

RESOURCES:	December 31, 1975	December 31, 1974	Decrease— Increase+
Cash and Banks	$ 131,514,968.94	$ 123,002,238.48	$ 8,512,730.46+
U.S. Government Bonds	182,031,720.69	140,924,872.74	41,106,847.95+
Federal Agency Bonds	74,890,574.54	72,163,407.03	2,727,167.51+
State & Municipal Bonds	185,754,074.54	158,040,733.81	27,713,340.73+
Other Securities	3,361,528.63	4,301,252.55	939,723.92—
Federal Funds Sold	35,830,000.00	38,579,797.80	2,749,797.80—
Loans and Discounts	751,085,221.01	674,383,059.65	76,702,161.36+
Premises, Furn. & Fix.	22,190,175.40	20,725,059.07	1,465,116.33+
Other Real Estate	1,264,240.64	1,285,514.71	21,274.07—
Other Assets	12,786,652.94	11,147,370.17	1,639,282.77+
	$1,400,709,157.33	$1,244,553,306.01	$ 156,155,851.32+
		Increase	$ 156,155,851.32+

LIABILITIES			
Demand Deposits of I.P.C.	$ 388,245,993.44	$ 344,248,950.10	$ 43,997,043.34+
Time Deposits of I.P.C.	713,048,516.53	605,679,158.17	107,369,358.36+
U.S. Gov. Deposits	4,523,331.91	9,565,475.04	5,042,143.13—
Other Pub. Deposits	120,861,387.62	126,106,471.76	5,245,084.14—
Deposits of Comm'l Banks	8,112,624.49	7,786,581.70	326,042.79+
Other Deposits	12,786,453.86	10,334,054.33	2,452,399.53+
Federal Funds Purchased	5,253,000.00	6,227,797.80	974,797.80—
Borrowed Funds	119,247.88	1,012,749.04	893,501.16—
Other Liabilities	36,069,651.35	32,554,323.44	3,515,327.91+
Reserve for Loan Losses	10,730,854.19	9,659,342.35	1,071,511.84+
Reserves on Securities	275,874.00	341,941.58	66,067.58—
Cap. Notes and Debentures	1,745,000.00	1,810,000.00	65,000.00—
Common Capital Stock	40,302,500.00	33,130,000.00	7,172,500.00+
Surplus	40,447,692.56	33,471,876.54	6,975,816.02+
Undivided Profits	17,605,029.50	21,764,295.45	4,159,265.95—
Capital Reserves	582,000.00	860,288.71	278,288.71—
	$1,400,709,157.33	$1,244,553,306.01	$ 156,155,851.32+
		Increase	$ 156,155,851.32+

SIGNIFICANT RATIOS DER

STATE BANKS	December 31, 1975	December 31, 1974
Loans as Percentage of Total Assets	53.62%	54.19%
Loans as Percentage of Total Deposits	60.20%	61.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.97%	8.11%
Capital and Reserve a/c's as Percentage of Total Deposits	8.95%	9.15%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	25.13%	23.91%
Time Deposits as Percentage of Total Deposits I.P.C.	64.75%	63.76%
Demand Deposits as Percentage of Total Deposits I.P.C.	35.25%	36.24%

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1975 Compared with Reports of 55 National Banks December 31, 1974

RESOURCES:	December 31, 1975	December 31, 1974	Decrease— Increase+
Cash and Banks	$ 247,653,000.00	$ 214,227,904.98	$ 33,425,095.02+
U.S. Government Bonds	145,035,000.00	114,656,482.01	30,378,517.99+
Federal Agency Bonds	57,894,000.00	46,331,837.73	11,562,162.27+
State & Municipal Bonds	272,324,000.00	241,183,062.05	31,140,937.95+
Other Securities	7,564,000.00	4,991,813.55	2,572,186.45+
Federal Funds Sold	72,243,000.00	71,157,234.41	1,085,765.59+
Loans and Discounts	1,005,180,000.00	1,004,133,156.36	1,046,843.64+
Premises, Furn. & Fix.	109,322,000.00	28,174,865.54	81,147,134.46+
Other Real Estate	6,464,000.00	1,462,730.79	5,001,269.21+
Other Assets	23,767,000.00	23,560,907.80	206,092.20+
	$1,947,446,000.00	$1,749,879,995.22	$ 197,566,004.78+
		Increase	$ 197,566,004.78+
LIABILITIES			
Demand Deposits of I.P.C.	$ 477,724,000.00	452,320,738.36	25,403,261.64+
Time Deposits of I.P.C.	986,323,000.00	850,091,289.60	136,231,710.40+
U.S. Gov. Deposits	6,672,000.00	8,544,638.15	1,872,638.15—
Other Public Deposits	137,664,000.00	153,943,961.46	16,279,961.46—
Deposits of Comm'l. Banks	37,377,000.00	31,637,498.23	5,739,501.77+
Other Deposits	17,170,000.00	16,427,347.56	742,652.44+
Federal Funds Purchased	50,239,000.00	43,758,917.03	6,480,082.97+
Borrowed Funds	452,000.00	1,077,522.35	625,522.35—
Other Liabilities	86,556,000.00	61,809,176.15	24,746,823.85+
Reserve for Loan Losses	16,974,000.00	15,765,514.00	1,208,486.00+
Reserves on Securities	128,000.00	64,400.00	63,600.00+
Cap Notes & Debentures	12,725,000.00	9,765,000.00	2,960,000.00+
Common Capital Stock	51,124,000.00	39,931,500.00	11,192,500.00+
Surplus	51,370,000.00	40,021,500.00	11,348,500.00+
Undivided Profits	14,634,000.00	23,613,992.15	8,979,992.15—
Capital Reserves	314,000.00	1,107,000.18	793,000.18—
	$1,947,446,000.00	$1,749,879,995.22	$ 197,566,004.78+
		Increase	$ 197,566,004.78+
Grand Total—ALL BANKS IN MONTANA	$3,348,155,157.33	$2,994,433,301.23	$ 353,721,856.10+

D FROM ABOVE DATA

NATIONAL BANKS	December 31, 1975	December 31, 1974
Loans as Percentage of Total Assets	51.62%	57.38%
Loans as Percentage of Total Deposits	60.45%	66.37%
Capital and Reserve a/c's as Percentage of Total Assets	7.56%	7.44%
Capital and Reserve a/c's as Percentage of Total Deposits	8.86%	8.61%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.61%	21.74%
Time Deposits as Percentage of Total Deposits I.P.C.	67.37%	65.27%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.63%	34.73%

*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Ist Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	*Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank of Helena (1) ***Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co. (1)
Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sidney	**1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened May 15, 1975

**Opened June 9, 1975

***Organized December 31, 1975

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First National Bank Midland National Bank Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	*Glacier National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First Northwestern National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

---

*Opened May 10, 1976

332.105
MO
no.214

No. 214

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1976

THE LIBRARY OF THE
SEP 20 1976
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Harold Pitts	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Jon Weston Rhodes	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Candace Blazina	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner
Ramona Turnbull	Examiner
Ed Barta	Examiner
Mike Klinkhammer	Examiner
Dick Morgan	Examiner
Mike Polkowske	Examiner
Mark Tiensvold	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies, June 30, 1976 Compared with Report of (99) State Banks and (3) Trust Companies, June 30, 1975

RESOURCES:	June 30, 1976	June 30, 1975	Decrease— Increase+
Cash and Banks	$ 112,318,000.00	$ 117,766,904.04	$ 5,448,904.04—
U.S. Government Bonds	182,549,000.00	145,447,963.75	37,101,036.25+
Federal Agency Bonds	77,912,000.00	79,448,667.35	1,536,667.35—
State and Municipal Bonds	188,372,00.00	174,236,210.77	14,135,789.23+
Other Securities	3,237,000.00	3,915,959.53	678,959.53—
Federal Funds Sold	31,932,000.00	50,405,000.00	18,473,000.00—
Loans and Discounts	790,081,000.00*	707,082,038.39	82,998,961.61+
Premises, Furn. & Fix	23,303,000.00	21,893,820.48	1,409,179.52+
Other Real Estate	1,189,000.00	1,108,473.61	80,526.39+
Other Assets	14,981,000.00	13,137,842.15	1,843,157.85+
	$1,425,874,000.00	$1,314,442,880.07	$ 111,431,119.93+
LIABILITIES:			
Demand Deposits of I.P.C.	$ 366,234,000.00	$ 341,001,761.39	$ 25,232,238.61+
Time Deposits of I.P.C.	775,277,000.00	667,226,286.34	108,050,713.66+
U.S. Government Deposits	4,677,000.00	6,994,512.54	2,317,512.54—
Other Public Deposits	126,302,000.00	132,806,577.98	6,504,577.98—
Deposits of Comm'l. Banks	6,906,000.00	6,357,289.41	548,710.59+
Other Deposits	11,439,000.00	10,588,476.81	850,523.19+
Federal Funds Purchased	12,011,000.00	8,103,000.00	3,908,000.00+
Borrowed Funds	621,000.00	-0-	621,000.00+
Other Liabilities	12,147,000.00	33,871,150.45	21,724,150.45—
Reserve for Loan Losses	-0-	10,168,381.84	10,168,381.84—
Reserves on Securities	-0-	387,676.00	387,676.00—
Cap. Notes and Debentures	1,700,000.00	1,395,000.00	305,000.00+
Common Capital Stock	40,806,000.00	37,017,500.00	3,788,500.00+
Surplus	40,993,000.00	37,290,074.00	3,702,926.00+
Undivided Profits	24,696,000.00	20,546,244.76	4,149,755.24+
Capital Reserves	2,065,000.00	688,948.55	1,376,051.45+
	$1,425,874,000.00	$1,314,442,880.07	$ 111,431,119.93+

*After deduction of $8,327,000. Reserve for Loan Losses.

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1976	June 30, 1975
Loans as Percentage of Total Assets	55.67%	53.80%
Loans as Percentage of Total Deposits	61.85%	60.70%
Capital and Reserve a/c's as Percentage of Total Assets	8.27%	8.18%
Capital and Reserve a/c's as Percentage of Total Deposits	9.19%	9.23%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.84%	22.59%
Time Deposits as Percentage of Total Deposits I.P.C.	67.92%	66.18%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.08%	33.82%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves fo

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1976 Compared With Reports of (55) National Banks June 30, 1975**

RESOURCES:	**June 30, 1976**	**June 30, 1975**	**Decrease— Increase+**
Cash and Banks	$ 199,060,000.00	$ 193,917,382.35	$ 5,142,617.65+
U.S. Government Bonds	147,400,000.00	123,862,843.74	23,537,156.26+
Federal Agency Bonds	57,909,000.00	65,539,523.45	7,630,523.45—
State and Municipal Bonds	281,874,000.00	261,133,361.12	20,740,638.88+
Other Securities	6,116,000.00	6,504,587.66	388,587.66—
Federal Funds Sold	45,696,000.00	53,809,883.88	8,113,883.88—
Loans and Discounts	1,104,708,000.00*	1,049,145,049.15	55,562,950.85+
Premises, Furn. & Fix.	33,566,000.00	30,139,968.86	3,426,031.14+
Other Real Estate	3,350,000.00	2,381,828.75	968,171.25+
Other Assets	27,060,000.00	24,636,860.36	2,423,139.64+
	$1,906,739,000.00	$1,811,071,289.32	$ 95,667,710.68+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 439,053,000.00	$ 434,430,695.31	$ 4,622,304.69+
Time Deposits of I.P.C.	1,049,327,000.00	924,850,010.62	124,476,989.38+
U.S. Government Deposits	6,541,000.00	6,917,856.22	376,856.22—
Other Public Deposits	150,883,000.00	152,924,147.28	2,041,147.28—
Deposits of Comm'l. Banks	33,664,000.00	22,092,687.75	11,571,312.25+
Other Deposits	15,020,000.00	14,552,938.24	467,061.76+
Federal Funds Purchased	41,452,000.00	47,161,628.43	5,709,628.43—
Borrowed Funds	1,887,000.00	1,124,552.94	762,447.06+
Other Liabilities	26,522,000.00	71,959,055.12	45,437,055.12—
Reserve for Loan Losses	-0-	14,792,352.40	14,792,352.40—
Reserves on Securities	-0-	180,400.00	180,400.00—
Cap. Notes and Debentures	12,725,000.00	10,500,000.00	2,225,000.00+
Common Capital Stock	51,635,000.00	44,266,250.00	7,368,750.00+
Surplus	51,730,000.00	44,276,250.00	7,453,750.00+
Undivided Profits	23,089,000.00	20,767,894.68	2,321,105.32+
Capital Reserves	3,211,000.00	274,570.33	2,936,429.67+
	$1,906,739,000.00	$1,811,071,289.32	$ 95,667,710.68+

*After deduction of $12,506,000. Reserve for Loan Losses.

Grand Total ALL BANKS IN MONTANA	$3,332,613,000.00	$3,125,514,169.39	$ 207,098,830.61+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

ED FROM ABOVE DATA*

NATIONAL BANKS	**June 30, 1976**	**June 30, 1975**
Loans as Percentage of Total Assets	58.21%	57.93%
Loans as Percentage of Total Deposits	65.93%	67.44%
Capital and Reserve a/c's as Percentage of Total Assets	8.07%	7.46%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	8.68%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.45%	20.43%
Time Deposits as Percentage of Total Deposits I.P.C.	70.50%	68.04%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.50%	31.96%

oan Losses and Unearned Income on Loans.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First State Bank
Billings	First Citizens Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	Northwestern Bank of Helena (1)
	*Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Montana Bank of South Missoula
	Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sidney	1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Organized December 31, 1975

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	*Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

---

*Opened May 10, 1976

332.105
MO
no.215

No. 215

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

●

National Banks

●

December 31, 1976

THE LIBRARY OF THE
MAR 26 1977
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Jon Weston Rhodes	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Daniel Murphy	Examiner
Raymond Blackman	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner
Ed Barta	Examiner
Mike Klinkhammer	Examiner
Dick Morgan	Examiner
Mike Polkowske	Examiner
Mark Tiensvold	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies, December 31, 1976 Compared with Reports of (99) State Banks and (3) Trust Companies, December 31, 1975

RESOURCES:	**December 31, 1976**	**December 31, 1975**	**Decrease— Increase+**
Cash and Banks	$ 132,790,000.00	$ 131,514,968.94	$ 1,275,031.06+
U.S. Government Bonds	194,404,000.00	182,031,720.69	12,372,279.31+
Federal Agency Bonds	76,687,000.00	74,890,574.54	1,796,425.46+
State & Municipal Bonds	194,390,000.00	185,754,074.54	8,635,925.46+
Other Securities	2,946,000.00	3,361,528.63	415,528.63—
Federal Funds Sold	40,332,000.00	35,830,000.00	4,502,000.00+
*Loans and Discounts	807,610,000.00	740,304,366.82	67,305,633.18+
Premises, Furn. & Fix.	69,267,000.00	22,190,175.40	47,076,824.60+
Other Real Estate	3,360,000.00	1,264,240.64	2,095,759.36+
Other Assets	15,881,000.00	12,786,652.94	3,094,347.06+
	$1,537,667,000.00	$1,389,928,303.14	$ 147,738,696.86+
LIABILITIES			
Demand Deposits of I.P.C.	$ 396,735,000.00	$ 388,245,993.44	$ 8,489,006.56+
Time Deposits of I.P.C.	822,923,000.00	713,048,516.53	109,874,483.47+
U.S. Gov. Deposits	7,479,000.00	4,523,331.91	2,955,668.09+
Other Pub. Deposits	144,830,000.00	120,861,387.62	23,968,612.38+
Deposits on Comm'l. Banks	7,739,000.00	8,112,624.49	373,624.49—
Other Deposits	13,896,000.00	12,786,453.86	1,109,546.14+
Federal Funds Purchased	15,550,000.00	5,253,000.00	10,297,000.00+
Borrowed Funds	109,000.00	119,247.88	10,247.88—
Other Liabilities	13,350,000.00	36,069,651.35	22,719,651.35—
Reserves on Securities	-0-	225,874.00	225,874.00—
Cap. Notes & Debentures	2,283,000.00	1,745,000.00	538,000.00+
Common Capital Stock	44,966,000.00	40,302,500.00	4,663,500.00+
Surplus	44,873,000.00	40,447,692.56	4,425,307.44+
Undivided Profits	20,847,000.00	17,605,029.50	3,241,970.50+
Capital Reserves	2,087,000.00	582,000.00	1,505,000.00+
	$1,537,667,000.00	$1,389,928,303.14	$ 147,738,696.86+
*After Deduction of Loan Loss Reserves	$ 8,847,000.00	$ 10,780,854.19	

SIGNIFICANT RATIOS D

STATE BANKS	**December 31, 1976**	**December 31, 1975**
Loans as Percentage of Total Assets	52.79%	53.62%
Loans as Percentage of Total Deposits	58.59%	60.20%
Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.97%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.95%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.48%	25.13%
Time Deposits as Percentage of Total Deposits I.P.C.	67.47%	64.75%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.53%	35.25%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves f

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1976 Compared with Reports of (55) National Banks December 31, 1975**

RESOURCES:	**December 31, 1976**	**December 31, 1975**	**Decrease— Increase+**
Cash and Banks	$ 215,972,000.00	$ 247,653,000.00	$ 31,681,000.00—
U.S. Government Bonds	146,130,000.00	145,035,000.00	1,095,000.00+
Federal Agency Bonds	62,696,000.00	57,894,000.00	4,802,000.00+
State and Municipal Bonds	273,600,000.00	272,324,000.00	1,276,000.00+
Other Securities	6,539,000.00	7,564,000.00	1,025,000.00—
Federal Funds Sold	94,057,000.00	72,243,000.00	21,814,000.00+
*Loans and Discounts	1,167,433,000.00	988,206,000.00	179,227,000.00+
Premises, Furn. & Fix.	36,167,000.00	109,322,000.00	73,155,000.00—
Other Real Estate	4,763,000.00	6,464,000.00	1,701,000.00—
Other Assets	24,884,000.00	23,767,000.00	1,117,000.00+
	$2,032,241,000.00	$1,930,472,000.00	$ 101,769,000.00+
LIABILITIES			
Demand Deposits of I.P.C.	$ 492,820,000.00	$ 477,724,000.00	$ 15,096,000.00+
Time Deposits of I.P.C.	1,099,923,000.00	986,323,000.00	113,600,000.00+
U.S. Government Deposits	8,151,000.00	6,672,000.00	1,479,000.00+
Other Public Deposits	157,340,000.00	137,664,000.00	19,676,000.00+
Deposits of Comm'l. Banks	36,579,000.00	37,377,000.00	798,000.00—
Other Deposits	14,922,000.00	17,170,000.00	2,248,000.00—
Federal Funds Purchased	46,063,000.00	50,239,000.00	4,176,000.00—
Borrowed Funds	655,000.00	452,000.00	203,000.00+
Other Liabilities	25,945,000.00	86,556,000.00	60,611,000.00—
Reserves on Securities	-0-	128,000.00	128,000.00—
Cap. Notes & Debentures	15,303,000.00	12,725,000.00	2,578,000.00+
Common Capital Stock	56,169,000.00	51,124,000.00	5,045,000.00+
Surplus	56,275,000.00	51,370,000.00	4,905,000.00+
Undivided Profits	18,648,000.00	14,634,000.00	4,014,000.00+
Capital Reserves	3,448,000.00	314,000.00	3,134,000.00+
	$2,032,241,000.00	$1,930,472,000.00	$ 101,769,000.00+
*After Deduction of Loan Loss Reserves	$ 11,016,000.00	$ 16,974,000.00	
Grand Total—ALL BANKS IN MONTANA	$3,569,908,000.00	$3,320,400,303.14	$ 249,507,696.86+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

VED FROM ABOVE DATA*

NATIONAL BANKS	**December 31, 1976**	**December 31, 1975**
Loans as Percentage of Total Assets	57.68%	51.62%
Loans as Percentage of Total Deposits	65.12%	60.45%
Capital and Reserve a/c's as Percentage of Total Assets	7.87%	7.56%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.86%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.01%	23.61%
Time Deposits as Percentage of Total Deposits I.P.C.	69.06%	67.37%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.94%	32.63%

Loan Losses and Unearned Income on Loans.

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co. (1)
Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sidney	1st United Bank (1)
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank Midland National Bank Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

332.105
MO
1977
JE

THE LIBRARY OF THE
SEP 2 1977
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

No. 216

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks and Trust Companies

•

National Banks

•

June 30, 1977

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Jon Weston Rhodes	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Paul Brodt	Examiner
Chris Olson	Examiner
Ed Barta	Examiner
Dick Morgan	Examiner
Mike Polkowske	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
Fred Napier	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (100) State Banks and (3) Trust Companies June 30, 1977, Compared with Reports of (99) State Banks and (3) Trust Companies, June 30, 1976.

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1977	June 30, 1976	Increase+ Decrease—
Cash and Banks	$ 133,579	$ 112,318	$ 21,261+
U.S. Government Bonds	209,250	182,549	26,701+
Federal Agency Bonds	73,764	77,912	4,148—
State and Municipal Bonds	201,087	188,372	12,715+
Other Securities	2,636	3,237	601—
Federal Funds Sold	20,716	31,932	11,216—
Loans and Discounts	925,460*	790,081*	135,379+
Premises, Furniture and Fixtures	27,625	23,303	4,322+
Other Real Estate	1,503	1,189	314+
Other Assets	18,279	14,981	3,298+
	$ 1,613,899	$ 1,425,874	$ 188,025+

LIABILITIES			
Demand Deposits of I.P.C.	$ 386,384	$ 366,234	$ 20,150+
Time Deposits of I.P.C.	885,615	775,277	110,338+
U.S. Government Deposits	4,496	4,677	181—
Other Public Deposits	151,466	126,302	25,164+
Deposits of Comm'l. Banks	6,591	6,906	315—
Other Deposits	13,529	11,439	2,090+
Federal Funds Purchased	24,424	12,011	12,413+
Borrowed Funds	558	621	63—
Other Liabilities	14,508	12,147	2,361+
Capital Notes and Debentures	3,558	1,700	1,858+
Common Capital Stock	46,586	40,806	5,780+
Surplus	47,311	40,993	6,318+
Undivided Profits	26,742	24,696	2,046+
Capital Reserves	2,131	2,065	66+
	$ 1,613,899	$ 1,425,874	$ 188,025+
*After deduction of Reserve for Loan Losses:	$ 8,611	$ 8,327	

SIGNIFICANT RATIOS DER

STATE BANKS	June 30, 1977	June 30, 1976
Loans as Percentage of Total Assets	57.57%	55.67%
Loans as Percentage of Total Deposits	64.50%	61.85%
Capital and Reserve a/c's as Percentage of Total Assets	8.32%	8.27%
Capital and Reserve a/c's as Percentage of Total Deposits	9.32%	9.19%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.67%	22.84%
Time Deposits as Percentage of Total Deposits I.P.C.	69.62%	67.92%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.38%	32.08%

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1977, Compared with Reports of June 30, 1976**

(FIGURES IN THOUSANDS)

RESOURCES	**June 30, 1977**	**June 30, 1976**	**Increase+ Decrease—**
Cash and Banks	$ 199,806	$ 199,060	$ 746+
U.S. Government Bonds	158,021	147,400	10,621+
Federal Agency Bonds	62,698	57,909	4,789+
State and Municipal Bonds	278,997	281,874	2,877—
Other Securities	7,027	6,116	911+
Federal Funds Sold	32,554	45,696	13,142—
Loans and Discounts	1,285,254*	1,104,708*	180,546+
Premises, Furniture and Fixtures	40,596	33,566	7,030+
Other Real Estate	2,650	3,350	700—
Other Assets	28,919	27,060	1,859+
	$ 2,096,522	$ 1,906,739	$ 189,783+

LIABILITIES			
Demand Deposits of I.P.C.	$ 476,261	$ 439,053	$ 37,208+
Time Deposits of I.P.C.	1,153,077	1,049,327	103,750+
U.S. Government Deposits	5,005	6,541	1,536—
Other Public Deposits	164,235	150,883	13,352+
Deposits of Comm'l. Banks	26,363	33,664	7,301—
Other Deposits	15,924	15,020	904+
Federal Funds Purchased	69,484	41,452	28,032+
Borrowed Funds	433	1,887	1,454—
Other Liabilities	28,210	26,522	1,688+
Capital Notes and Debentures	15,382	12,725	2,657+
Common Capital Stock	56,270	51,635	4,635+
Surplus	56,600	51,730	4,870+
Undivided Profits	25,952	23,089	2,863+
Capital Reserves	3,326	3,211	115+
	$ 2,096,522	$ 1,906,739	$ 189,783+
*After deduction of Reserve for Loan Losses:	$ 13,189	$ 12,506	
Grand Total—ALL BANKS IN MONTANA	$ 3,710,421	$ 3,332,613	$ 377,808+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

D FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1977**	**June 30, 1976**
Loans as Percentage of Total Assets	61.55%	58.21%
Loans as Percentage of Total Deposits	70.53%	65.93%
Capital and Reserve a/c's as Percentage of Total Assets	8.09%	8.07%
Capital and Reserve a/c's as Percentage of Total Deposits	9.27%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	19.44%	20.45%
Time Deposits as Percentage of Total Deposits I.P.C.	70.77%	70.50%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.23%	29.50%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) *Rimrock Bank Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co. (1)
Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sidney	1st United Bank (1)
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 2-14-77

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank Midland National Bank Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

332.105
MO
no.217

No. 217

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1977

THE LIBRARY OF THE
MAR 3 1978
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Weston Rhodes	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowske	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Louttit	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (101) State Banks and (3) Trust Companies, December 31, 1977 Compared with Reports of (99) State Banks and (3) Trust Companies, December 31, 1976

(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1977	December 31, 1976	Decrease— Increase+
Cash and Banks	$ 165,257	$ 132,790	$ 32,467+
U.S. Government Bonds	224,993	194,404	30,589+
Federal Agency Bonds	73,657	76,687	3,030—
State & Municipal Bonds	213,363	194,390	18,973+
Other Securities	2,657	2,946	289—
Federal Funds Sold	45,201	40,332	4,869+
Loans and Discounts	939,050	807,610	131,440+
Premises, Furn. & Fix.	71,141	69,267	1,874+
Other Real Estate	3,220	3,360	140—
Other Assets	18,184	15,881	2,303+
Direct Leasing	812	-0-	812+
	$ 1,757,535	$ 1,537,667	$ 219,868+
LIABILITIES			
Demand Deposits of I.P.C.	453,833	396,735	57,098+
Time Deposits of I.P.C.	927,139	822,923	104,216+
U.S. Government Deposits	10,873	7,479	3,394+
Other Pub. Deposits	176,270	144,830	31,440+
Deposits on Comm'l. Banks	8,442	7,739	703+
Other Deposits	16,154	13,896	2,258+
Federal Funds Purchased	16,451	15,550	901+
Borrowed Funds	847	109	738+
Other Liabilities	14,305	13,350	955+
Cap. Notes & Debentures	3,808	2,283	1,525+
Common Capital Stock	51,273	44,966	6,307+
Surplus	51,399	44,873	6,526+
Undivided Profits	24,525	20,847	3,678+
Capital Reserves	2,216	2,087	129+
	$ 1,757,535	$ 1,537,667	$ 219,868+
After Deduction of Loan Loss Reserves	$ 12,424	$ 8,847	

SIGNIFICANT RATIOS DE

STATE BANKS	December 31, 1977	December 31, 1976
Loans as Percentage of Total Assets	53.76%	52.79%
Loans as Percentage of Total Deposits	59.74%	58.59%
Capital and Reserve a/c's as Percentage of Total Assets	8.23%	8.01%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	8.89%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	24.50%	23.48%
Time Deposits as Percentage of Total Deposits I.P.C.	67.14%	67.47%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.86%	32.53%

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1977 Compared with Reports of (56) National Banks in December 31, 1976**

(FIGURES IN THOUSANDS)

RESOURCES	December 31, 1977	December 31, 1976	Decrease— Increase+
Cash and Banks	$ 242,775	$ 215,972	$ 26,803+
U.S. Government Bonds	168,490	146,130	22,360+
Federal Agency Bonds	50,907	62,696	11,789—
State & Municipal Bonds	296,714	273,600	23,114+
Other Securities	7,073	6,539	534+
Federal Funds Sold	60,937	94,057	33,120—
Loans and Discounts	1,349,600	1,167,433	182,167+
Premises, Furn. & Fix.	38,432	36,167	2,265+
Other Real Estate	1,807	4,763	2,956—
Other Assets	27,815	24,884	2,931+
Direct Leasing	4,804	-0-	4,804+
	$ 2,249,354	$ 2,032,241	$ 217,113+
LIABILITIES			
Demand Deposits of I.P.C.	557,737	492,820	64,917+
Time Deposits of I.P.C.	1,193,142	1,099,923	93,219+
U.S. Government Deposits	8,705	8,151	554+
Other Pub. Deposits	189,894	157,340	32,554+
Deposits on Comm'l. Banks	39,180	36,579	2,601+
Other Deposits	18,846	14,922	3,924+
Federal Funds Purchased	44,799	46,063	1,264—
Borrowed Funds	620	655	35—
Other Liabilities	31,278	25,945	5,333+
Cap. Notes & Debentures	16,698	15,303	1,395+
Common Capital Stock	62,877	56,169	6,708+
Surplus	63,140	56,275	6,865+
Undivided Profits	19,375	18,648	727+
Capital Reserves	3,063	3,448	385—
	$ 2,249,354	$ 2,032,241	$ 217,113+
After Deduction of Loan Loss Reserves	$ 12,255	$ 11,016	
Grand Total—ALL Banks MONTANA	$ 4,006,889	$ 3,569,908	$ 436,981+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

VED FROM ABOVE DATA

NATIONAL BANKS	December 31, 1977	December 31, 1976
Loans as Percentage of Total Assets	60.22%	57.68%
Loans as Percentage of Total Deposits	67.84%	65.12%
Capital and Reserve a/c's as Percentage of Total Assets	7.84%	7.87%
Capital and Reserve a/c's as Percentage of Total Deposits	8.84%	8.89%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.49%	20.01%
Time Deposits as Percentage of Total Deposits I.P.C.	68.15%	69.06%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.85%	30.94%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First State Bank
Billings	First Citizens Bank
	*Rimrock Bank
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	**1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Montana Bank of South Missoula
	Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened 2-14-77

**Opened 7-1-77

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

MO

No. 218

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1978

The Library of the
SEP 18 1978
University of Illinois
Urbana-Champaign

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowske	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Louttit	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

4

Aggregate Resources and Liabilities of (102) State Banks and (3) Trust Companies June 30, 1978, Compared with Reports of (100) State Banks and (3) Trust Companies, June 30, 1977.

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1978	June 30, 1977	Decrease— Increase+
Cash and Banks	$ 153,522	$ 133,579	$ 19,943+
U.S. Government Bonds	207,022	209,250	2,228—
Federal Agency Bonds	80,229	73,764	6,465+
State & Municipal Bonds	221,338	201,087	20,251+
Other Securities	3,042	2,636	406+
Federal Funds Sold	22,988	20,716	2,272+
Loans and Discounts	1,104,824*	925,460*	179,364+
Premises, Furn. & Fix.	32,551	27,625	4,926+
Other Real Estate	1,429	1,503	74—
Other Assets	22,328	17,384	4,944+
Direct Leasing	991	895	96+
	$ 1,850,264	$ 1,613,899	$ 236,365+
LIABILITIES			
Demand Deposits of I.P.C.	$ 447,800	$ 386,384	$ 61,416+
Time Deposits of I.P.C.	993,573	885,615	107,958+
U.S. Government Deposits	13,214	4,496	8,718+
Other Pub. Deposits	174,339	151,466	22,873+
Deposits of Comm'l. Banks	6,996	6,591	405+
Other Deposits	16,555	13,529	3,026+
Federal Funds Purchased	34,154	24,424	9,730+
Borrowed Funds	1,522	558	964+
Other Liabilities	16,360	14,508	1,852+
Cap. Notes & Debentures	3,809	3,558	251+
Common Capital Stock	53,515	46,586	6,929+
Surplus	53,352	47,311	6,041+
Undivided Profits	32,702	26,742	5,960+
Capital Reserves	2,373	2,131	242+
	$ 1,850,264	$ 1,613,899	$ 236,365+
*After Deduction of Loan Loss Reserves	$ 10,602	$ 8,611	

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1978	June 30, 1977
Loans as Percentage of Total Assets	59.94%	57.57%
Loans as Percentage of Total Deposits	67.50%	64.50%
Capital and Reserve a/c's as Percentage of Total Assets	8.40%	8.32%
Capital and Reserve a/c's as Percentage of Total Deposits	9.46%	9.32%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.82%	23.67%
Time Deposits as Percentage of Total Deposits I.P.C.	68.93%	69.62%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.07%	30.38%

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1978, Compared with Reports of June 30, 1977**

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1978	June 30, 1977	Decrease— Increase+
Cash and Banks	$ 234,862	$ 199,806	$ 35,056+
U.S. Government Bonds	155,745	158,021	2,276—
Federal Agency Bonds	60,190	62,698	2,508—
State & Municipal Bonds	311,054	278,997	32,057+
Other Securities	12,937	7,027	5,910+
Federal Funds Sold	29,945	32,554	2,609—
Loans and Discounts	1,442,821*	1,285,254*	157,567+
Premises, Furn. & Fix	66,418	40,596	25,822+
Other Real Estate	2,065	2,650	585—
Other Assets	30,218	25,125	5,093+
Direct Leasing	5,667	3,794	1,873+
	$ 2,351,922	$ 2,096,522	$ 255,400+
LIABILITIES			
Demand Deposits of I.P.C.	$ 537,900	$ 476,261	$ 61,639+
Time Deposits of I.P.C.	1,238,458	1,153,077	85,381+
U.S. Government Deposits	17,625	5,005	12,620+
Other Pub. Deposits	198,070	164,235	33,835+
Deposits of Comm'l. Banks	35,165	26,363	8,802+
Other Deposits	20,785	15,924	4,861+
Federal Funds Purchased	88,312	69,484	18,828+
Borrowed Funds	5,939	433	5,506+
Other Liabilities	34,106	28,210	5,896+
Cap. Notes & Debentures	17,784	15,382	2,402+
Common Capital Stock	63,129	56,270	6,859+
Surplus	63,314	56,600	6,714+
Undivided Profits	28,287	25,952	2,335+
Capital Reserves	3,048	3,326	278—
	$ 2,351,922	$ 2,096,522	$ 255,400+
*After Deduction of Loan Loss Reserves	$ 13,508	$ 13,189	
Grand Total—ALL Banks MONTANA	$ 4,202,186	$ 3,710,421	$ 491,765+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

ED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1978	June 30, 1977
Loans as Percentage of Total Assets	61.57%	61.55%
Loans as Percentage of Total Deposits	71.11%	70.53%
Capital and Reserve a/c's as Percentage of Total Assets	7.99%	8.09%
Capital and Reserve a/c's as Percentage of Total Deposits	9.23%	9.27%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	19.07%	19.44%
Time Deposits as Percentage of Total Deposits I.P.C.	69.72%	70.77%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.28%	29.23%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) Rimrock Bank First Bank-West Billings Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	*1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	**Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co..
Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 7-1-77
**Opened 3-1-78

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank Midland National Bank Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

MO

No. 219

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1978

The Library of the
APR 6 1979
University of Illinois
at Urbana-Champaign

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowske	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Louttit	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (104) State Banks and (3) Trust Companies, December 31, 1978 Compared with Reports of (101) State Banks and (3) Trust Companies, December 31, 1977

(FIGURES IN THOUSANDS)

RESOURCES	Dec. 31, 1978	Dec. 31, 1977	Decrease— Increase+
Cash and Banks	$ 167,970	$ 165,257	$ 2,713+
U.S. Government Bonds	202,519	224,993	22,474—
Federal Agency Bonds	98,501	73,657	24,844+
State & Municipal Bonds	235,898	213,363	22,535+
Other Securities	5,705	2,774	2,931+
Federal Funds Sold	43,382	38,452	4,930+
*Loans and Discounts	1,155,544	987,929	167,615+
Premises, Furn. & Fix.	34,682	30,282	4,400+
Other Real Estate	2,331	1,666	665+
Other Assets	23,337	18,350	4,987+
Direct Leasing	1,030	812	218+
	$ 1,970,899	$ 1,757,535	$ 213,364+
LIABILITIES			
Demand Deposits of I.P.C.	$ 513,777	$ 453,833	$ 59,944+
Time Deposits of I.P.C.	1,049,424	927,139	122,285+
U.S. Government Deposits	7,119	10,873	3,754—
Other Pub. Deposits	166,384	176,270	9,886—
Deposits on Comm'l. Banks	9,006	8,442	564+
Other Deposits	21,558	16,154	5,404+
Federal Funds Purchased	26,769	16,451	10,318+
Borrowed Funds	3,657	847	2,810+
Other Liabilities	18,708	14,305	4,403+
Cap. Notes & Debentures	3,608	3,808	200—
Common Capital Stock	57,967	51,273	6,694+
Surplus	58,463	51,399	7,064+
Undivided Profits	32,843	24,525	8,318+
Capital Reserves	1,616	2,216	600—
	$ 1,970,899	$ 1,757,535	$ 213,364+
*After Deduction of Loan Loss Reserves	$ 13,417	$ 12,424	$ 993+

SIGNIFICANT RATIOS DE

STATE BANKS	Dec. 31, 1978	Dec. 31, 1977
Loans as Percentage of Total Assets	58.91%	56.52%
Loans as Percentage of Total Deposits	66.15%	62.81%
Capital and Reserve a/c's as Percentage of Total Assets	8.46%	8.23%
Capital and Reserve a/c's as Percentage of Total Deposits	9.50%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.96%	24.50%
Time Deposits as Percentage of Total Deposits I.P.C.	67.13%	67.14%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.87%	32.86%

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1978 Compared with Reports of (56) National Banks, December 31, 1977**

(FIGURES IN THOUSANDS)

RESOURCES	**Dec. 31, 1978**	**Dec. 31, 1977**	**Decrease— Increase+**
Cash and Banks	$ 263,105	$ 242,775	$ 20,330+
U.S. Government Bonds	149,973	168,490	18,517—
Federal Agency Bonds	55,601	50,907	4,694+
State & Municipal Bonds	333,435	296,714	36,721+
Other Securities	14,006	7,073	6,933+
Federal Funds Sold	70,154	60,937	9,217+
*Loans and Discounts	1,518,716	1,349,600	169,116+
Premises, Furn. & Fix.	42,869	38,432	4,437+
Other Real Estate	4,647	1,807	2,840+
Other Assets	29,013	27,815	1,198+
Direct Leasing	5,823	4,804	1,019+
	$ 2,487,342	$ 2,249,354	$ 237,988+
LIABILITIES			
Demand Deposits of I.P.C.	$ 609,001	$ 557,737	$ 51,264+
Time Deposits of I.P.C.	1,300,250	1,193,142	107,108+
U.S. Government Deposits	6,306	8,705	2,399—
Other Pub. Deposits	197,597	189,894	7,703+
Deposits on Comm'l. Banks	51,633	39,180	12,453+
Other Deposits	23,290	18,846	4,444+
Federal Funds Purchased	62,793	44,799	17,994+
Borrowed Funds	11,293	620	10,673+
Other Liabilities	40,203	31,278	8,925+
Cap. Notes & Debentures	17,959	16,698	1,261+
Common Capital Stock	65,958	62,877	3,081+
Surplus	66,009	63,140	2,869+
Undivided Profits	34,698	19,375	15,323+
Capital Reserves	352	3,063	2,711—
	$ 2,487,342	$ 2,249,354	$ 237,988+
*After Deduction of Loan Loss Reserves	$ 13,834	$ 12,255	$ 1,579+
Grand Total—ALL Banks MONTANA	$ 4,458,241	$ 4,006,889	$ 451,352+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

ED FROM ABOVE DATA

NATIONAL BANKS	**Dec. 31, 1978**	**Dec. 31, 1977**
Loans as Percentage of Total Assets	61.27%	60.22%
Loans as Percentage of Total Deposits	70.04%	67.84%
Capital and Reserve a/c's as Percentage of Total Assets	7.95%	7.84%
Capital and Reserve a/c's as Percentage of Total Deposits	9.09%	8.84%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	18.88%	20.49%
Time Deposits as Percentage of Total Deposits I.P.C.	68.10%	68.15%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.90%	31.85%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	*Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	***The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	**Midstate Bank (1)
	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co..
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

*Opened 3-1-78

**Opened 7-17-78

***Opened 11-13-78

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Billings	First Northwestern National Bank Midland National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.35 per copy, for a total cost of $122.95 which includes 96.95 for printing and 26.00 for distribution.

MO

No. 220

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

●

National Banks

●

June 30, 1979

The Library of the
OCT 22 1979
University of Illinois
at Urbana-Champaign

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Steve Louttit	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

Aggregate Resources and Liabilities of (105) State Banks and (3) Trust Companies, June 30, 1979, Compared with Report of (102) State Banks and (3) Trust Companies, June 30, 1978

(Amounts In Thousands)

RESOURCES	June 30, 1979	June 30, 1978	Decrease− Increase+
Cash and Banks	$ 160,326	$ 153,522	$ 6,804+
U.S. Government Bonds	186,760	207,022	20,262−
Federal Agency Bonds	97,967	80,229	17,738+
State and Municipal Bonds	241,620	221,338	20,282+
Other Securities	2,596	3,042	446−
Federal Funds Sold	24,823	22,988	1,835+
Loans and Discounts	1,265,536*	1,104,824*	160,712+
Premises, Furn. & Fix.	37,326	32,551	4,775+
Other Real Estate	2,060	1,429	631+
Other Assets	29,428	22,328	7,100+
Direct Leasing	961	991	30−
	$ 2,049,403	$ 1,850,264	$ 199,139+
LIABILITIES			
Demand Deposits I.P.C.	$ 473,181	$ 447,800	$ 25,381+
Time Deposits of I.P.C.	1,108,682	993,573	115,109+
U.S. Government Deposits	5,325	13,214	7,889−
Other Public Deposits	183,240	174,339	8,901+
Deposits of Comm'l. Banks	10,864	6,996	3,868+
Other Deposits	19,654	16,555	3,099+
Federal Funds Purchased	50,586	34,154	16,432+
Borrowed Funds	7,267	1,522	5,745+
Other Liabilities	21,043	16,360	4,683+
Cap. Notes and Debentures	3,608	3,809	201−
Common Capital Stock	60,074	53,515	6,559+
Surplus	63,434	53,352	10,082+
Undivided Profits	42,445	32,702	9,743+
Capital Reserves	—0—	2,373	2,373−
	$ 2,049,403	$ 1,850,264	$ 199,139+
*After Deduction of Loan Loss Reserves	$ 13,720	$ 12,952	

SIGNIFICANT RATIOS DI

STATE BANKS	June 30, 1979	June 30, 1978
Loans as Percentage of Total Assets	61.95%	59.94%
Loans as Percentage of Total Deposits	70.85%	67.50%
Capital and Reserve a/c's as Percentage of Total Assets	8.74%	8.40%
Capital and Reserve a/c's as Percentage of Total Deposits	10.00%	9.46%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	19.27%	21.82%
Time Deposits as Percentage of Total Deposits I.P.C.	70.09%	68.93%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.91%	31.07%

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1979, Compared with Reports of June 30, 1978**

(Amounts In Thousands)

RESOURCES	**June 30, 1979**	**June 30, 1978**	**Decrease− Increase+**
Cash and Banks	$ 249,045	$ 234,862	$ 14,183+
U.S. Government Bonds	137,826	155,745	17,919−
Federal Agency Bonds	59,714	60,190	476−
State and Municipal Bonds	334,482	311,054	23,428+
Other Securities	11,360	12,937	1,577−
Federal Funds Sold	23,896	29,945	6,049−
Loans and Discounts	1,615,001*	1,442,821*	172,180+
Premises, Furn. & Fix.	46,965	66,418	19,453−
Other Real Estate	1,524	2,065	541−
Other Assets	35,945	30,218	5,727+
Direct Leasing	6,050	5,667	383+
	$ 2,521,808	$ 2,351,922	$ 169,886+
LIABILITIES			
Demand Deposits of I.P.C.	$ 533,778	$ 537,900	4,122−
Time Deposits of I.P.C.	1,365,709	1,238,458	127,251+
U.S. Government Deposits	3,242	17,625	14,383−
Other Public Deposits	200,991	198,070	2,921+
Deposits of Comm'l Banks	31,457	35,165	3,708−
Other Deposits	20,414	20,785	371−
Federal Funds Purchased	112,374	88,312	24,062+
Borrowed Funds	17,745	5,939	11,806+
Other Liabilities	39,528	34,106	5,422+
Cap. Notes & Debentures	19,273	17,784	1,489+
Common Capital Stock	66,808	63,129	3,679+
Surplus	66,809	63,314	3,495+
Undivided Profits	43,314	28,287	15,027+
Capital Reserves	366	3,048	2,682−
	$ 2,521,808	$ 2,351,922	$ 169,886+
*After Deduction of Loan Loss Reserves	$ 15,379	$ 13,508	
Grand Total — ALL Banks in MONTANA	$ 4,571,211	$ 4,202,186	$ 369,025+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1979**	**June 30, 1978**
Loans as Percentage of Total Assets	64.26%	61.57%
Loans as Percentage of Total Deposits	75.63%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets	8.35%	7.99%
Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	9.23%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	17.95%	19.07%
Time Deposits as Percentage of Total Deposits I.P.C.	71.90%	69.72%
Demand Deposits as Percentage of Total Deposits I.P.C.	28.10%	30.28%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Rimrock Bank ***Montana Bank of Billings (1) Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) **The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	*Midstate Bank (1) Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 7-17-78
**Opened 11-13-78
***Opened 3-12-79

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

———

350 copies of this publication were produced at a unit cost of $.35 per copy, for a total cost of $122.95 which includes 96.95 for printing and 26.00 for distribution.

332.105
MO

No. 221

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

National Banks

December 31, 1979

THE LIBRARY OF THE
MAY
UNIVERSITY OF ILLINOIS

Kent Kleinkopf	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
Frank J. Skufca	Bank Examiner Supervisor
George Schlosser	Examiner
Mike Acuff	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Myrt Hamel	Statistician

THURBER'S

Aggregate Resources and Liabilities of (106) State Banks and (3) Trust Companies, December 31, 1979, Compared with Report of (104) State Banks and (3) Trust Companies, December 31, 1978

Amounts In Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Decrease– Increase+
Cash and Banks	$ 195,359	$ 167,970	$ 27,389+
U.S. Government Bonds	201,154	202,519	1,365–
Federal Agency Bonds	116,610	98,501	18,109+
State and Municipal Bonds	247,281	235,898	11,383+
Other Securities	6,945	5,705	1,240+
Federal Funds Sold	94,012	43,382	50,630+
Loans and Discounts	1,276,541*	1,155,544*	120,997+
Premises, Furn. & Fix.	39,096	34,682	4,414+
Other Real Estate	2,708	2,331	377+
Other Assets	32,398	23,337	9,061+
Direct Leasing	933	1,030	37–
	$ 2,213,097	$ 1,970,899	$ 242,198+

LIABILITIES	Dec. 31, 1979	Dec. 31, 1978	Decrease– Increase+
Demand Deposits I.P.C.	$ 532,930	$ 513,777	$ 19,153+
Time Deposits of I.P.C.	1,190,450	1,049,424	141,026+
U.S. Government Deposits	6,437	7,119	682–
Other Public Deposits	207,880	166,384	41,496+
Deposits of Comm'l. Banks	12,446	9,006	3,440+
Other Deposits	21,233	21,558	325–
Federal Funds Purchased	26,447	26,769	322–
Borrowed Funds	8,722	3,657	5,065+
Other Liabilities	27,911	18,708	9,203+
Cap. Notes and Debentures	4,158	3,608	550+
Common Capital Stock	61,123	57,967	3,156+
Surplus	67,039	58,463	8,576+
Undivided Profits & Cap. Res.	46,321	34,459	11,862+
	$ 2,213,097	$ 1,970,899	$ 242,198+
*After Deduction of Loan Loss Reserves	$ 10,748	$ 9,857	$ 891+

SIGNIFICANT RATIOS D

STATE BANKS	Dec. 31, 1979	Dec. 31, 1978
Loans as Percentage of Total Assets	57.89%	58.91%
Loans as Percentage of Total Deposits	65.30%	66.15%
Capital and Reserve a/c's as Percentage of Total Assets	8.52%	8.46%
Capital and Reserve a/c's as Percentage of Total Deposits	9.61%	9.50%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.11%	20.96%
Time Deposits as Percentage of Total Deposits I.P.C.	69.08%	67.13%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.92%	32.87%

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1979, Compared with Reports of December 31, 1978**

Amounts In Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Increase+ Decrease−
Cash and Banks	$ 285,675	$ 263,105	$ 22,570+
U.S. Government Bonds	160,646	149,973	10,673+
Federal Agency Bonds	62,053	55,601	6,452+
State and Municipal Bonds	345,344	333,435	11,909+
Other Securities	11,481	14,006	2,525−
Federal Funds Sold	124,841	70,154	54,687+
Loans and Discounts	1,591,649*	1,518,716*	72,933+
Premises, Furn. & Fix.	51,439	42,869	8,570+
Other Real Estate	1,641	4,647	3,006−
Other Assets	37,536	29,013	8,523+
Direct Leasing	6,112	5,823	289+
	$ 2,678,417	$ 2,487,342	$ 191,075+
LIABILITIES			
Demand Deposits of I.P.C.	$ 611,912	$ 609,001	$ 2,911+
Time Deposits of I.P.C.	1,454,338	1,300,250	154,088+
U.S. Government Deposits	3,590	6,306	2,716−
Other Public Deposits	209,784	197,597	12,187+
Deposits of Comm'l Banks	47,778	51,633	3,855−
Other Deposits	22,388	23,290	902−
Federal Funds Purchased	58,895	62,793	3,898−
Borrowed Funds	17,089	11,293	5,796+
Other Liabilities	47,166	40,203	6,963+
Cap. Notes & Debentures	19,107	17,959	1,148+
Common Capital Stock	67,474	65,958	1,516+
Surplus	67,923	66,009	1,914+
Undivided Profits	50,750	34,698	16,052+
Capital Reserves	223	352	129−
	$ 2,678,417	$ 2,487,342	$ 191,075+
*After Deduction of Loan Loss Reserves	$ 15,245	$ 13,834	$ 1,411+
Grand Total — All Banks in Montana	$ 4,891,514	$ 4,458,241	$ 433,273+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

IVED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1979	Dec. 31, 1978
Loans as Percentage of Total Assets	59.65%	61.27%
Loans as Percentage of Total Deposits	68.38%	70.04%
Capital and Reserve a/c's as Percentage of Total Assets	8.19%	7.95%
Capital and Reserve a/c's as Percentage of Total Deposits	9.39%	9.09%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	18.99%	18.88%
Time Deposits as Percentage of Total Deposits I.P.C.	70.39%	68.10%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.61%	31.90%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Rimrock Bank
	*Montana Bank of Billings (1)
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	**First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank (1)
	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 3-12-79
**Opened 11-14-79

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

———

350 copies of this publication were produced at a unit cost of $.35 per copy, for a total cost of $122.95 which includes 96.95 for printing and 26.00 for distribution.

332.105
MO

No. 223

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1980

THE LIBRARY OF THE
APR 24 1981
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Gary Buchanan	Director Department of Business Regulation
L. W. Alke	Administrator Financial Division
George Schlosser	Examiner
Dick Morgan	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary
Sharon Gosnell	Statistician

THURBER'S

Aggregate Resources and Liabilities of (108) State Banks and (3) Trust Companies, December 31, 1980, Compared with Report of (106) State Banks and (3) Trust Companies, December 31, 1979

Figures In Thousands

RESOURCES	**Dec. 31, 1980**	**Dec. 31, 1979**	**Decrease−** **Increase+**
Cash and Banks	$ 231,876	$ 195,359	$ 36,517+
U.S. Treas. Securities	267,989	201,154	66,835+
U.S. Agency Securities	153,204	116,610	36,594+
State and Municipal Securities	275,325	247,281	28,044+
Other Securities	6,380	6,945	565−
Funds Sold	119,752	94,012	25,740+
Loans and Discounts	1,308,186*	1,276,541*	31,645+
Lease Financing	1,763	933	770+
Premises, F & F	46,676	39,096	7,580+
Other Real Estate	3,880	2,708	1,172+
Other Assets	43,013	32,398	10,615+
	$ 2,458,044	$ 2,213,097	$ 244,947+

LIABILITIES			
Demand Deposits I.P.C.	$ 542,528	$ 532,930	$ 9,598+
Time & Savings I.P.C.	1,401,353	1,190,450	210,903+
U.S. Government Deposit	4,440	6,437	1,997-
Other Pub. Deposit	198,438	207,880	9,442−
All Other Deposits	11,291	12,446	1,155−
Off. & Cert. Checks	21,760	21,233	527+
Funds Purchased	24,705	26,447	1,742-
Other Borrowed Funds	11,333	8,722	2,611+
Mortgages & Leases	3,249	1,248	2,001+
Other Liabilities	36,124	26,663	9,461+
Sub. Notes & Debentures	4,813	4,158	655+
Common Stock	65,708	61,123	4,585+
Surplus	75,474	67,039	8,435+
Undivided Profits & Cap. Res.	56,828	46,321	10,507+
	$ 2,458,044	$ 2,213,097	$ 244,947+
*After Deduction of Loan Loss Reserves	$ 11,738	$ 15,245	$ 3,507-

SIGNIFICANT RATIOS DE

STATE BANKS	**Dec. 31, 1980**	**Dec. 31, 1979**
Loans as Percentage of Total Assets	53.44%	57.89%
Loans as Percentage of Total Deposits	60.55%	65.30%
Capital and Reserve a/c's as Percentage of Total Assets	8.69%	8.52%
Capital and Reserve a/c's as Percentage of Total Deposits	9.84%	9.61%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	22.93%	20.11%
Time Deposits as Percentage of Total Deposits I.P.C.	72.09%	69.08%
Demand Deposits as Percentage of Total Deposits I.P.C.	27.91%	30.92%

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1980, Compared with Reports of December 31, 1979**

Figures In Thousands

RESOURCES	Dec. 31, 1980	Dec. 31, 1979	Increase+ Decrease−
Cash and Banks	$ 311,852	$ 285,675	$ 26,177+
U.S. Treas. Securities	207,002	160,646	46,356+
U.S. Agency Securities	87,250	62,053	25,197+
State and Municipal Securities	358,671	345,344	13,327+
Other Securities	33,854	11,481	22,373+
Funds Sold	183,532	124,841	58,691+
Loans and Discounts	1,562,150*	1,591,649*	29,499−
Lease Financing	8,402	6,112	2,290+
Premises, F & F	53,797	51,439	2,358+
Other Real Estate	8,300	1,641	6,659+
Other Assets	45,831	37,536	8,295+
	$ 2,860,641	$ 2,678,417	$ 182,224+
LIABILITIES			
Demand Deposits I.P.C.	$ 567,014	$ 611,912	$ 44,898−
Time & Savings I.P.C.	1,613,810	1,454,338	159,472+
U.S. Government Deposit	4,259	3,590	669+
Other Pub. Deposit	171,674	209,784	38,110−
All Other Deposits	66,104	47,778	18,326+
Off. & Cert. Checks	19,757	22,388	2,631−
Funds Purchased	98,012	58,895	39,117+
Other Borrowed Funds	29,466	17,089	12,377+
Mortgages & Leases	5,018	5,039	21−
Other Liabilities	61,087	42,127	18,960+
Sub. Notes & Debentures	19,547	19,107	440+
Common Stock	70,359	67,474	2,885+
Surplus	72,705	67,923	4,782+
Undivided Profits & Cap. Res.	61,829	50,973	10,856+
	$ 2,860,641	$ 2,678,417	$ 182,224+
*After Deduction of Loan Loss Reserves	$ 15,519	$ 15,245	274+
Grand Total — All Banks in Montana	$ 5,318,685	$ 4,891,514	$ 427,171+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

ED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1980	Dec. 31, 1979
Loans as Percentage of Total Assets	54.85%	59.65%
Loans as Percentage of Total Deposits	64.59%	68.38%
Capital and Reserve a/c's as Percentage of Total Assets	8.34%	8.19%
Capital and Reserve a/c's as Percentage of Total Deposits	9.82%	9.39%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.24%	18.99%
Time Deposits as Percentage of Total Deposits I.P.C.	74.00%	70.39%
Demand Deposits as Percentage of Total Deposits I.P.C.	26.00%	29.61%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) *Pioneer Bank Rimrock Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	*First Fidelity Bank First Security Bank
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank (1) Northwestern Bank of Lewistown
Libby	**United Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 1-4-80
**Converted from National Bank 6-30-80

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

———

350 copies of this publication were produced at a unit cost of $.43 per copy, for a total cost of $150.64 which includes $106.64 for printing and $44.00 for distribution.

332.105
MO

No. 224

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks and Trust Companies

•

National Banks

•

June 30, 1981

Gary Buchanan	Director Department of Commerce
L. W. Alke	Commissioner of Financial Institutions
George Schlosser	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary

THURBER S

Aggregate Resources and Liabilities of (109) State Banks and (3) Trust Companies, June 30, 1981, Compared with Report of (107) State Banks and (3) Trust Companies, June 30, 1980

Figures In Thousands

RESOURCES	**June 30, 1981**	**June 30, 1980**	**Decrease–** **Increase+**
Cash and Banks	$ 236,348	$ 192,679	$ 43,669+
U.S. Treas. Securities	269,408	191,336	78,072+
U.S. Agency Securities	176,891	131,335	45,556+
State and Municipal Securities	295,911	251,057	44,854+
Other Securities	4,554	5,857	1,303–
Funds Sold	95,346	95,818	472–
Loans and Discounts	1,359,765*	1,284,294*	75,471+
Lease Financing	1,945	1,337	608+
Premises, F & F	48,545	41,281	7,264+
Other Real Estate	4,873	3,809	1,064+
Other Assets	54,291	41,868	12,423+
	$ 2,547,877	$ 2,240,671	$ 307,206+

LIABILITIES			
Demand Deposits I.P.C.	$ 444,091	$ 481,479	$ 37,388–
Time & Savings I.P.C.	1,549,549	1,268,846	280,703+
U.S. Government Deposits	4,332	5,207	875–
Other Pub. Deposits	205,644	209,957	4,313–
All Other Deposits	9,318	7,500	1,818+
Off. & Cert. Checks	20,820	19,641	1,179+
Funds Purchased	37,772	14,364	23,408+
Other Borrowed Funds	12,385	7,359	5,026+
Mortgages & Leases	3,312	1,139	2,173+
Other Liabilities	42,394	32,934	9,460+
Sub. Notes & Debentures	4,813	4,313	500+
Common Stock	67,018	64,118	2,900+
Surplus	84,651	71,084	13,567+
Undivided Profits & Cap. Res.	61,778	52,730	9,048+
	$ 2,547,877	$ 2,240,671	$ 307,206+
*After Deduction of Loan Loss Reserves	$ 11,890	$ 11,582	

SIGNIFICANT RATIOS DE

STATE BANKS	**June 30, 1981**	**June 30, 1980**
Loans as Percentage of Total Assets	53.59%	57.54%
Loans as Percentage of Total Deposits	61.41%	65.03%
Capital and Reserve a/c's as Percentage of Total Assets	8.99%	9.05%
Capital and Reserve a/c's as Percentage of Total Deposits	10.30%	10.23%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	22.64%	19.27%
Time Deposits as Percentage of Total Deposits I.P.C.	77.72%	72.49%
Demand Deposits as Percentage of Total Deposits I.P.C.	22.28%	27.51%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1981, Compared with Report of (56) National Banks June 30, 1980[1]

Figures In Thousands

RESOURCES	June 30, 1981	June 30, 1980	Increase+ Decrease−
Cash and Banks	$ 320,843	$ 256,415	$ 64,428+
U.S. Treas. Securities	209,760	155,032	54,728+
U.S. Agency Securities	101,577	70,069	31,508+
State and Municipal Securities	368,369	348,579	19,790+
Other Securities	11,652	15,874	4,222−
Funds Sold	110,200	102,919	7,281+
Loans and Discounts	1,625,533*	1,577,453*	48,080+
Lease Financing	9,375	7,543	1,832+
Premises, F & F	62,168	54,296	7,872+
Other Real Estate	3,672	2,509	1,163+
Other Assets	60,791	46,284	14,507+
	$ 2,883,940	$ 2,636,973	$ 246,967+
LIABILITIES			
Demand Deposits I.P.C.	$ 473,403	$ 523,472	$ 50,069−
Time & Savings I.P.C.	1,708,884	1,499,896	208,988+
U.S. Government Deposits	3,004	3,127	123−
Other Pub. Deposits	176,102	177,317	1,215−
All Other Deposits	45,688	40,948	4,740+
Off. & Cert. Checks	21,525	18,861	2,664+
Funds Purchased	113,926	84,398	29,528+
Other Borrowed Funds	48,153	19,126	29,027+
Mortgages & Leases	5,148	5,039	109+
Other Liabilities	55,122	49,611	5,511+
Sub. Notes & Debentures	19,472	19,279	193+
Common Stock	71,159	69,021	2,138+
Surplus	73,605	70,696	2,909+
Undivided Profits & Cap. Res.	68,749	56,182	12,567+
	$ 2,883,940	$ 2,636,973	$ 246,967+
*After Deduction of Loan Loss Reserves	$ 15,683	$ 15,900	
Grand Total — All Banks in Montana	$ 5,431,817	$ 4,877,644	$ 554,173+

[1] Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

ED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1981	June 30, 1980
Loans as Percentage of Total Assets	56.60%	60.06%
Loans as Percentage of Total Deposits	67.58%	70.39%
Capital and Reserve a/c's as Percentage of Total Assets	8.58%	8.71%
Capital and Reserve a/c's as Percentage of Total Deposits	10.24%	10.21%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.85%	18.18%
Time Deposits as Percentage of Total Deposits I.P.C.	78.31%	74.13%
Demand Deposits as Percentage of Total Deposits I.P.C.	21.69%	25.87%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	*Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	*First Citizens Bank of Bozeman
	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank (1)
	Northwestern Bank of Lewistown
Libby	**United Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 4-1-81
**Converted from National Bank 7-1-80

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

———

350 copies of this publication were produced at a unit cost of $.56 per copy, for a total cost of $194.85 which includes $147.85 for printing and $47.00 for distribution.

332.105
MO

No. 225

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

4 1982
ILLINOIS

State Banks and Trust Companies

•

National Banks

•

December 31, 1981

Gary Buchanan	Director Department of Commerce
L. W. Alke	Commissioner of Financial Institutions
George Schlosser	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Beverly Doheny	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary

THURBER'S

Aggregate Resources and Liabilities of (109) State Banks and (3) Trust Companies, December 31, 1981, Compared with Report of (108) State Banks and (3) Trust Companies, December 31, 1980

Figures In Thousands

RESOURCES	**Dec. 31, 1981**	**December 31, 1980**	**Decrease− Increase+**
Cash and Banks	$ 257,922	$ 231,876	$ 26,046+
U.S. Treas. Securities	275,110	267,989	7,121+
U.S. Agency Securities	185,556	153,204	32,352+
State and Municipal Securities	309,995	275,325	34,670+
Other Securities	9,354	6,380	2,974+
Funds Sold	115,510	119,752	4,242−
Loans and Discounts	1,397,133*	1,308,186*	88,947+
Lease Financing	1,271	1,763	492-
Premises, F & F	51,320	46,676	4,644+
Other Real Estate	6,583	3,880	2,703+
Other Assets	60,293	43,013	17,280+
	$ 2,670,047	$ 2,458,044	$ 212,003+
LIABILITIES			
Demand Deposits I.P.C.	$ 480,640	$ 542,528	$ 61,888−
Time & Savings I.P.C.	1,629,958	1,401,353	228,605+
U.S. Government Deposits	6,603	4,440	2,163+
Other Pub. Deposits	197,384	198,438	1,054−
All Other Deposits	6,348	11,291	4,943−
Off. & Cert. Checks	22,508	21,760	748+
Total Deposits	$ 2,343,441	$ 2,179,810	$ 163,631+
Funds Purchased	37,838	24,705	13,133+
Other Borrowed Funds	12,533	11,333	1,200+
Mortgages & Leases	3,237	3,249	12−
Other Liabilities	45,024	36,124	8,900+
Sub. Notes & Debentures	5,813	4,813	1,000+
Common Stock	67,468	65,708	1,760+
Surplus	90,664	75,474	15,190+
Undivided Profits & Cap. Res.	64,029	56,828	7,201+
	$ 2,670,047	$ 2,458,044	$ 212,003+
*After Deduction of Loan Loss Reserves	$ 12,461	$ 11,738	$ 723+

SIGNIFICANT RATIOS DE

STATE BANKS	**Dec. 31, 1981**	**Dec. 31, 1980**
Loans as Percentage of Total Assets	52.55%	53.44%
Loans as Percentage of Total Deposits	60.15%	60.55%
Capital and Reserve a/c's as Percentage of Total Assets	8.96%	8.69%
Capital and Reserve a/c's as Percentage of Total Deposits	10.26%	9.84%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	22.75%	22.93%
Time Deposits as Percentage of Total Deposits I.P.C.	77.23%	72.09%
Demand Deposits as Percentage of Total Deposits I.P.C.	22.77%	27.91%

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1981, Compared with Report of (55) National Banks December 31, 1980

Figures In Thousands

RESOURCES	**Dec. 31, 1981**	**December 31, 1980**	**Increase+ Decrease−**
Cash and Banks	$ 368,665	$ 311,852	$ 56,813+
U.S. Treas. Securities	212,055	207,002	5,053+
U.S. Agency Securities	110,418	87,250	23,168+
State and Municipal Securities	370,537	358,671	11,866+
Other Securities	23,863	33,854	9,991−
Funds Sold	192,176	183,532	8,644+
Loans and Discounts	1,642,631*	1,562,150*	80,481+
Lease Financing	9,448	8,402	1,046+
Premises, F & F	64,071	53,797	10,274+
Other Real Estate	6,477	8,300	1,823−
Other Assets	62,111	45,831	16,280+
	$ 3,062,452	$ 2,860,641	$ 201,811+
LIABILITIES			
Demand Deposits I.P.C.	$ 501,557	$ 567,014	$ 65,457−
Time & Savings I.P.C.	1,812,791	1,613,810	198,981+
U.S. Government Deposits	4,655	4,259	396+
Other Pub. Deposits	183,401	171,674	11,727+
All Other Deposits	55,474	66,104	10,630−
Off. & Cert. Checks	22,049	19,757	2,292+
Total Deposits	$ 2,579,927	$ 2,442,618	$ 137,309+
Funds Purchased	160,182	98,012	62,170+
Other Borrowed Funds	19,295	29,466	10,171−
Mortgages & Leases	7,326	5,018	2,308+
Other Liabilities	57,959	61,087	3,128−
Sub. Notes & Debentures	19,240	19,547	307−
Common Stock	71,807	70,359	1,448+
Surplus	74,543	72,705	1,838+
Undivided Profits & Cap. Res.	72,173	61,829	10,344+
	$ 3,062,452	$ 2,860,641	$ 201,811+
*After Deduction of Loan Loss Reserves	$ 16,899	$ 15,519	$ 1,380+
Grand Total — All Banks in Montana	$ 5,732,499	$ 5,318,685	$ 413,814+

**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

VED FROM ABOVE DATA

NATIONAL BANKS	**Dec. 31, 1981**	**Dec. 31, 1980**
Loans as Percentage of Total Assets	53.89%	54.85%
Loans as Percentage of Total Deposits	64.32%	64.59%
Capital and Reserve a/c's as Percentage of Total Assets	8.27%	8.34%
Capital and Reserve a/c's as Percentage of Total Deposits	9.87%	9.82%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.51%	21.24%
Time Deposits as Percentage of Total Deposits I.P.C.	78.33%	74.00%
Demand Deposits as Percentage of Total Deposits I.P.C.	21.67%	26.00%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	*First Citizens Bank of Bozeman
	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1)
	Northwestern Bank of Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 4-1-81

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

332.105
MO

Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.56 per copy, for a total cost of $194.85 which includes $147.85 for printing and $47.00 for distribution.

No. 226

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1982

THE LIBRARY OF THE
NOV 11 1982
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Gary Buchanan	Director Department of Commerce
L. W. Alke	Commissioner of Financial Institutions
George Schlosser	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail Egan	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary
Cyndi Routzahn	Statistician

THURBER S

Aggregate Resources and Liabilities of (110) State Banks and (3) Trust Companies, June 30, 1982, Compared with Report of (109) State Banks and (3) Trust Companies, June 30, 1981

Figures In Thousands

RESOURCES	**June 30, 1982**	**June 30, 1981**	**Decrease– Increase+**
Cash and Banks	$ 235,552	$ 236,348	$ 796–
U.S. Treas. Securities	276,344	269,408	6,936+
U.S. Agency Securities	195,826	176,891	18,935+
State and Municipal Securities	302,733	295,911	6,822+
Other Securities	9,152	4,554	4,598+
Funds Sold	93,435	95,346	1,911–
Loans and Discounts	1,482,145*	1,359,765*	122,380+
Lease Financing	1,672	1,945	273-
Premises, F & F	53,001	48,545	4,456+
Other Real Estate	7,834	4,873	2,961+
Other Assets	70,220	54,291	15,929+
	$ 2,727,914	$ 2,547,877	$ 180,037+
LIABILITIES			
Demand Deposits I.P.C.	$ 412,065	$ 444,091	$ 32,026–
Time & Savings I.P.C.	1,731,759	1,549,549	182,210+
U.S. Government Deposits	3,974	4,332	358–
Other Pub. Deposits	193,129	205,644	12,515–
All Other Deposits	6,970	9,318	2,348-
Off. & Cert. Checks	17,464	20,820	3,356–
Total Deposits	$ 2,365,361	$ 2,233,754	$ 131,607+
Funds Purchased	53,553	37,772	15,781+
Other Borrowed Funds	15,539	12,385	3,154+
Mortgages & Leases	3,324	3,312	12+
Other Liabilities	48,322	42,394	5,928+
Sub. Notes & Debentures	5,798	4,813	985+
Common Stock	69,268	67,018	2,250+
Surplus	97,567	84,651	12,916+
Undivided Profits & Cap. Res.	69,182	61,778	7,404+
	$ 2,727,914	$ 2,547,877	$ 180,037+
*After Deduction of Loan Reserves	$ 13,019	$ 11,890	$ 1,129+

SIGNIFICANT RATIOS DE

STATE BANKS	**June 30, 1982**	**June 30, 1981**
Loans as Percentage of Total Assets	54.55%	53.59%
Loans as Percentage of Total Deposits	63.21%	61.41%
Capital and Reserve a/c's as Percentage of Total Assets	9.30%	8.99%
Capital and Reserve a/c's as Percentage of Total Deposits	10.77%	10.30%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	21.64%	22.64%
Time Deposits as Percentage of Total Deposits I.P.C.	80.78%	77.72%
Demand Deposits as Percentage of Total Deposits I.P.C.	19.22%	22.28%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1982, Compared with Report of (55) National Banks June 30, 1981**

Figures In Thousands

RESOURCES	**June 30, 1982**	**June 30, 1981**	**Increase+ Decrease−**
Cash and Banks	$ 372,460	$ 320,843	$ 51,617+
U.S. Treas. Securities	220,972	209,760	11,212+
U.S. Agency Securities	114,112	101,577	12,535+
State and Municipal Securities	367,137	368,369	1,232−
Other Securities	10,719	11,652	933−
Funds Sold	127,299	110,200	17,099+
Loans and Discounts	1,739,495*	1,625,533*	113,962+
Lease Financing	8,651	9,375	724−
Premises, F & F	64,566	62,168	2,398+
Other Real Estate	9,020	3,672	5,348+
Other Assets	73,228	60,791	12,437+
	$ 3,107,659	$ 2,883,940	$ 223,719+
LIABILITIES			
Demand Deposits I.P.C.	$ 413,408	$ 473,403	$ 59,995−
Time & Savings I.P.C.	1,886,186	1,708,884	177,302+
U.S. Government Deposits	6,332	3,004	3,328+
Other Pub. Deposits	187,824	176,102	11,722+
All Other Deposits	42,200	45,688	3,488−
Off. & Cert. Checks	23,951	21,525	2,426+
Total Deposits	$ 2,559,901	$ 2,428,606	$ 131,295+
Funds Purchased	174,650	113,926	60,724+
Other Borrowed Funds	57,403	48,153	9,250+
Mortgages & Leases	7,695	5,148	2,547+
Other Liabilities	63,418	55,122	8,296+
Sub. Notes & Debentures	19,205	19,472	267−
Common Stock	73,612	71,159	2,453+
Surplus	77,120	73,605	3,515+
Undivided Profits & Cap. Res.	74,655	68,749	5,906+
	$ 3,107,659	$ 2,883,940	$ 223,719+
*After Deduction of Loan Loss Reserves	$ 17,930	$ 15,683	$ 2,247+
Grand Total — All Banks in Montana	$ 5,835,573	$ 5,431,817	$ 403,756+

**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1982**	**June 30, 1981**
Loans as Percentage of Total Assets	56.23%	56.60%
Loans as Percentage of Total Deposits	68.65%	67.58%
Capital and Reserve a/c's as Percentage of Total Assets	8.40%	8.58%
Capital and Reserve a/c's as Percentage of Total Deposits	10.26%	10.24%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.18%	21.85%
Time Deposits as Percentage of Total Deposits I.P.C.	82.02%	78.31%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.98%	21.69%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman
	First Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1)
	Northwestern Bank of Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	*Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
*Opened 4-22-82

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank

332.105
MO

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	Norwest Bank Billings, N.A.
	Security Bank, N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank
	First Bank West
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

---

350 copies of this publication were produced at a unit cost of $.56 per copy, for a total cost of $194.85 which includes $147.85 for printing and $47.00 for distribution.

No. 228

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Bank
and
Trust Companies

•

National Banks

•

June 30, 1983

THE LIBRARY OF THE
FEB 13 1984
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Gary Buchanan	Director Department of Commerce
L. W. Alke	Commissioner of Financial Institutions
George Schlosser	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail O'Loughlin	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary
Leslie Stipcich	Statistician

THURBER'S

Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, June 30, 1983, Compared with Report of (110) State Banks and (3) Trust Companies, June 30, 1982

Figures In Thousands

RESOURCES	**June 30, 1983**	**June 30, 1982**	**Decrease– Increase+**
Cash and Banks	$ 230,534	$ 235,552	$ 5,018–
U.S. Treas. Securities	405,713	276,344	129,369+
U.S. Agency Securities	206,893	195,826	11,067+
State and Mun. Securities	306,041	302,733	3,308+
Other Securities	5,110	9,152	4,042–
Funds Sold	79,019	93,435	14,416–
Loans & Discounts	1,625,650*	1,482,145*	143,505+
Lease Financing	1,559	1,672	113–
Premises, F & F	56,022	53,001	3,021+
Other Real Estate	11,610	7,834	3,776+
Other Assets	76,308	70,220	6,088+
	$ 3,004,459	$ 2,727,914	$ 276,545+
LIABILITIES			
Demand Deposits I.P.C.	$ 407,592	$ 412,065	$ 4,473–
Time & Savings I.P.C.	1,980,890	1,731,759	249,131+
U.S. Government Deposits	3,334	3,974	640–
Other Public Deposits	212,397	193,129	19,268+
All Other Deposits	3,042	6,970	3,928–
Off. & Cert. Checks	21,570	17,464	4,106+
Total Deposits	$ 2,628,825	$ 2,365,361	$ 263,464+
Funds Purchased	49,433	53,553	4,120–
Other Borrowed Funds	16,450	15,539	911+
Mortgages & Leases	3,480	3,324	156+
Other Liabilities	39,770	48,322	8,552–
Sub. Notes & Debentures	4,616	5,798	1,182–
Common Stock	71,168	69,268	1,900+
Surplus	105,960	97,567	8,393+
Undivided Prof. & Cap. Res.	84,757	69,182	15,575+
	$ 3,004,459	$ 2,727,914	$ 276,545+
*After deduction of Loan Reserves	$ 15,063	$ 13,019	$ 2,044+

SIGNIFICANT RATIOS DE

STATE BANKS	**June 30, 1983**	**June 30, 1982**
Loans as Percentage of Total Assets	54.34%	54.55%
Loans as Percentage of Total Deposits	62.41%	63.21%
Capital and Reserve a/c's as Percentage of Total Assets	9.32%	9.30%
Capital and Reserve a/c's as Percentage of Total Deposits	10.71%	10.77%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	24.20%	21.64%
Time Deposits as Percentage of Total Deposits I.P.C.	82.94%	80.78%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.06%	19.22%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1983, Compared With Report of (55) National Banks in Montana, June 30, 1982**

Figures In Thousands

RESOURCES	June 30, 1983	June 30, 1982	Decrease– Increase+
Cash and Banks	$ 359,010	$ 372,460	$ 13,450–
U.S. Treas. Securities	303,156	220,972	82,184+
U.S. Agency Securities	97,197	114,112	16,915–
State and Mun. Securities	321,315	367,137	45,822–
Other Securities	18,863	10,719	8,144+
Funds Sold	100,117	127,299	27,182–
Loans & Discounts	1,984,426*	1,739,495*	244,931+
Lease Financing	5,092	8,651	3,559–
Premises, F & F	65,388	64,566	822+
Other Real Estate	15,307	9,020	6,287+
Other Assets	73,173	73,228	55–
	$ 3,343,044	$ 3,107,659	$ 235,385+
LIABILITIES			
Demand Deposits I.P.C.	$ 406,533	$ 413,408	$ 6,875–
Time & Savings I.P.C.	2,145,822	1,886,186	259,636+
U.S. Government Deposits	5,916	6,332	416–
Other Public Deposits	173,082	187,824	14,742–
All Other Deposits	34,051	42,200	8,149–
Off. & Cert. Checks	22,478	23,951	1,473–
Total Deposits	$ 2,787,882	$ 2,559,901	$ 227,981+
Funds Purchased	213,775	174,650	39,125+
Other Borrowed Funds	32,980	57,403	24,423–
Mortgages & Leases	7,951	7,695	256+
Other Liabilities	45,563	63,418	17,855–
Sub. Notes & Debentures	17,077	19,205	2,128–
Common Stock	74,515	73,612	903+
Surplus	79,241	77,120	2,121+
Undivided Prof. & Cap. Res.	84,060	74,655	9,405+
	$ 3,343,044	$ 3,107,659	$ 235,385+
*After deduction of Loan Reserves	$ 19,294	$ 17,930	$ 1,364+
Grand Total — All Banks of Montana	$ 6,347,503	$ 5,835,573	$ 511,930+

**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

ED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1983	June 30, 1982
Loans as Percentage of Total Assets	59.59%	56.23%
Loans as Percentage of Total Deposits	71.87%	68.65%
Capital and Reserve a/c's as Percentage of Total Assets	8.15%	8.40%
Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	10.26%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	23.75%	23.18%
Time Deposits as Percentage of Total Deposits I.P.C.	84.07%	82.02%
Demand Deposits as Percentage of Total Deposits I.P.C.	15.93%	17.98%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) Pioneer Bank Rimrock Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana (1) Norwest Bank Helena (1) Norwest Capital Management & Trust Co., Montana (1) The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1) Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) *Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 12-1-82**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A. (2)
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

(2) Closed 11-14-83.

---

350 copies of this publication were produced at a unit cost of $.56 per copy, for a total cost of $194.85 which includes $147.85 for printing and $47.00 for distribution.

STX
332.105
MO
No. 229

No. 229

STRACT OF REPORTS

OF CONDITION OF

ONTANA

State Banks

and

Trust Companies

●

National Banks

●

December 31, 1983

THE LIBRARY OF THE
APR 18 1984
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Gary Buchanan	Director Department of Commerce
L. W. Alke	Commissioner of Financial Institutions
George Schlosser	Examiner
John V. Curry	Examiner
Chris Olson	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail O'Loughlin	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Alice Berg	Secretary
Leslie Stipcich	Statistician

THURBER'S

Aggregate Resources and Liabilities of (112) State Banks and (3) Trust Companies, December 31, 1983, Compared with Report of (111) State Banks and (3) Trust Companies, December 31, 1982

Figures In Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease– Increase+
Cash and Banks	$ 271,908	$ 261,539	$ 10,369+
U.S. Treas. Securities	511,756	295,084	216,672+
U.S. Agency Securities	171,313	206,331	35,018-
State and Mun. Securities	313,882	326,931	13,049-
Other Securities	5,708	8,363	2,655–
Funds Sold	126,631	127,657	1,026–
Loans & Discounts	1,661,170*	1,524,807*	136,363+
Lease Financing	2,231	1,521	710+
Premises, F & F	57,702	53,273	4,429+
Other Real Estate	12,616	9,918	2,698+
Other Assets	83,514	67,916	15,598+
	$ 3,218,431	$ 2,883,340	$ 335,091+
LIABILITIES			
Demand Deposits I.P.C.	$ 444,345	$ 453,499	$ 9,154–
Time & Savings I.P.C.	2,102,522	1,831,901	270,621+
U.S. Government Deposits	4,984	3,694	1,290+
Other Public Deposits	236,676	201,904	34,772+
All Other Deposits	4,212	5,800	1,588–
Off. & Cert. Checks	27,198	28,667	1,469-
Total Deposits	$ 2,819,937	$ 2,525,465	$ 294,472+
Funds Purchased	61,172	50,335	10,837+
Other Borrowed Funds	9,975	13,223	3,248-
Mortgages & Leases	3,163	3,314	151-
Other Liabilities	49,057	41,696	7,361+
Sub. Notes & Debentures	4,599	5,783	1,184–
Common Stock	71,568	70,068	1,500+
Surplus	112,595	99,370	13,225+
Undivided Prof. & Cap. Res.	86,365	74,086	12,279+
	$ 3,218,431	$ 2,883,340	$ 335,091+
*After deduction of Loan Reserves	$ 15,018	$ 13,189	$ 1,829+

SIGNIFICANT RATIOS DE

STATE BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	51.84%	53.10%
Loans as Percentage of Total Deposits	59.44%	60.90%
Capital and Reserve a/c's as Percentage of Total Assets	8.97%	9.06%
Capital and Reserve a/c's as Percentage of Total Deposits	10.29%	10.39%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	27.79%	22.04%
Time Deposits as Percentage of Total Deposits I.P.C.	82.55%	80.16%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.45%	19.84%

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1983, Compared With Report of (55) National Banks in Montana, December 31, 1982**

Figures In Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease– Increase+
Cash and Banks	$ 428,806	$ 379,502	$ 49,304+
U.S. Treas. Securities	430,995	212,491	218,504+
U.S. Agency Securities	84,957	132,461	47,504–
State and Mun. Securities	319,905	347,954	28,049–
Other Securities	15,061	17,059	1,998-
Funds Sold	154,895	124,171	30,724+
Loans & Discounts	2,073,802*	1,903,612*	170,190+
Lease Financing	4,620	7,061	2,441–
Premises, F & F	64,814	66,157	1,343-
Other Real Estate	13,143	12,316	827+
Other Assets	74,109	66,342	7,767+
	$ 3,665,107	$ 3,269,126	$ 395,981+
LIABILITIES			
Demand Deposits I.P.C.	$ 438,361	$ 451,171	$ 12,810–
Time & Savings I.P.C.	2,214,145	1,995,069	219,076+
U.S. Government Deposits	3,904	4,740	836–
Other Public Deposits	167,348	172,593	5,245–
All Other Deposits	45,084	69,608	24,524–
Off. & Cert. Checks	24,082	22,708	1,374+
Total Deposits	$ 2,892,924	$ 2,715,889	$ 177,035+
Funds Purchased	413,653	223,166	190,487+
Other Borrowed Funds	44,621	23,465	21,156+
Mortgages & Leases	7,863	7,928	65-
Other Liabilities	51,121	48,839	2,282+
Sub. Notes & Debentures	16,566	18,992	2,426–
Common Stock	73,929	73,684	245+
Surplus	78,967	78,248	719+
Undivided Prof. & Cap. Res.	85,463	78,915	6,548+
	$ 3,665,107	$ 3,269,126	$ 395,981+
*After deduction of Loan Reserves	$ 20,545	$ 17,450	$ 3,095+
Grand Total — All Banks of Montana	$ 6,883,538	$ 6,152,466	$ 731,072+

**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

VED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	56.82%	58.45%
Loans as Percentage of Total Deposits	72.40%	70.73%
Capital and Reserve a/c's as Percentage of Total Assets	7.47%	8.13%
Capital and Reserve a/c's as Percentage of Total Deposits	9.52%	9.84%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	29.72%	21.80%
Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	81.55%
Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	18.45%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) Pioneer Bank Rimrock Bank Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank *Montana Bank of Forsyth (1)
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Norwest Bank Helena (1) Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1) Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 8-1-83**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. First Interstate Bank of Billings, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.54 per copy, for a total cost of $189.00 which includes $129.55 for printing and $59.45 for distribution.

332.105
MO
No. 230
STX

No. 230

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1984

THE LIBRARY OF THE
NOV 1 0 198
UNIVERSITY OF ILLINOIS
URBANA-CHAMPAIGN

Gary Buchanan	Director Department of Commerce
Fred Napier	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
James Darfler	Examiner
Gail O'Loughlin	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Leslie Stipcich	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

THURBER'S

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1984, Compared with Report of (111) State Banks and (3) Trust Companies, June 30, 1983

Figures In Thousands

RESOURCES	June 30, 1984	June 30, 1983	Decrease– Increase+
Cash and Banks	$ 238,588	$ 230,534	$ 8,054+
U.S. Treas. Securities	468,631	405,713	62,918+
U.S. Agency Securities	181,667	206,893	25,226-
State and Mun. Securities	289,147	306,041	16,894-
Other Securities	14,392	5,110	9,282+
Funds Sold	92,445	79,019	13,426+
Loans & Discounts	1,818,209*	1,625,650*	192,559+
Lease Financing	909	1,559	650-
Premises, F & F	59,919	56,022	3,897+
Other Real Estate	16,728	11,610	5,118+
Other Assets	89,302	76,308	12,994+
	$ 3,269,937	$ 3,004,459	$ 265,478+

LIABILITIES			
Demand Deposits I.P.C.	$ 410,592	$ 407,592	$ 3,000+
Time & Savings I.P.C.	2,168,833	1,980,890	187,943+
U.S. Government Deposits	4,397	3,334	1,063+
Other Public Deposits	247,755	212,397	35,358+
All Other Deposits	6,030	3,042	2,988+
Off. & Cert. Checks	20,607	21,570	963-
Total Deposits	$ 2,858,214	$ 2,628,825	$ 229,389+
Funds Purchased	51,419	49,433	1,986+
Other Borrowed Funds	15,889	16,450	561-
Mortgages & Leases	4,877	3,480	1,397+
Other Liabilities	49,205	39,770	9,435+
Sub. Notes & Debentures	4,523	4,616	93–
Common Stock	74,327	71,168	3,159+
Surplus	114,462	105,960	8,502+
Undivided Prof. & Cap. Res.	97,021	84,757	12,264+
	$ 3,269,937	$ 3,004,459	$ 265,478+
*After deduction of Loan Reserves	$ 16,268	$ 15,063	$ 1,205+

SIGNIFICANT RATIOS DE

STATE BANKS	June 30, 1984	June 30, 1983
Loans as Percentage of Total Assets	55.82%	54.34%
Loans as Percentage of Total Deposits	64.18%	62.41%
Capital and Reserve a/c's as Percentage of Total Assets	9.33%	9.32%
Capital and Reserve a/c's as Percentage of Total Deposits	10.73%	10.71%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	24.74%	24.20%
Time Deposits as Percentage of Total Deposits I.P.C.	84.08%	82.94%
Demand Deposits as Percentage of Total Deposits I.P.C.	15.92%	17.06%

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1984, Compared With Report of (55) National Banks in Montana, June 30, 1983**

Figures In Thousands

RESOURCES	**June 30, 1984**	**June 30, 1983**	**Decrease– Increase+**
Cash and Banks	$ 380,144	$ 359,010	$ 21,134+
Securities	764,292	740,531	23,761+
Funds Sold	282,869	100,117	182,752+
Loans, Discounts & Leases	2,076,811*	1,989,518*	87,293+
Premises, F & F	64,206	65,388	1,182-
Other Real Estate	16,721	15,307	1,414+
Other Assets	87,348	73,173	14,175+
	$ 3,672,391	$ 3,343,044	$ 329,347+
LIABILITIES			
Total Deposits	$ 2,952,145	$ 2,787,882	$ 164,263+
Funds Purchased	374,807	213,775	161,032+
Other Borrowed Funds	29,140	32,980	3,840-
Mortgages & Leases	6,814	7,951	1,137-
Other Liabilities	47,385	45,563	1,822+
Sub. Notes & Debentures	16,524	17,077	553–
Common Stock	74,429	74,515	86-
Surplus	80,417	79,241	1,176+
Undivided Prof. & Cap. Res.	90,730	84,060	6,670+
	$ 3,672,391	$ 3,343,044	$ 329,347+
*After deduction of Loan Reserves	$ 22,408	$ 19,294	$ 3,114+
Grand Total — All Banks of Montana	$ 6,942,328	$ 6,347,503	$ 594,825+

**Data relating to National Banks obtained from Montana National Banks.

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1984**	**June 30, 1983**
Loans and Leases as Percentage of Total Assets	56.82%	59.74%
Loans and Leases as Percentage of Total Deposits	71.11%	72.06%
Capital and Reserve a/c's as Percentage of Total Assets	7.70%	8.15%
Capital and Reserve a/c's as Percentage of Total Deposits	9.64%	9.83%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1)
	Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)*
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 2-21-84**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. First Interstate Bank of Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.54 per copy, for a total cost of $189.00 which includes $129.55 for printing and $59.45 for distribution.

332.105
MO
No. 231

No. 231

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Bank

and

Trust Companies

●

National Banks

●

December 31, 1984

THE LIBRARY
UNIVERSITY
URBANA

Keith Colbo	Director Department of Commerce
Fred Napier	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail O'Loughlin	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Tim Jones	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Leslie Stipcich	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, December 31, 1984, Compared with Report of (112) State Banks and (3) Trust Companies, December 31, 1983

Figures In Thousands

RESOURCES	Dec. 31, 1984	Dec. 31, 1983	Decrease– Increase+
Cash and Banks	$ 260,455,	$ 271,908	$ 11,453-
U.S. Treas. Securities	440,252	511,756	71,504-
U.S. Agency Securities	182,635	171,313	11,322+
State and Mun. Securities	275,102	313,882	38,780-
Other Securities	12,330	5,708	6,622+
Funds Sold	210,155	126,631	83,524+
Loans & Discounts	1,835,360*	1,661,170*	174,190+
Lease Financing	1,088	2,231	1,143-
Premises, F & F	59,446	57,702	1,744+
Other Real Estate	18,552	12,616	5,936+
Other Assets	90,621	83,514	7,107+
	$ 3,385,996	$ 3,218,431	$ 167,565+
LIABILITIES			
Demand Deposits I.P.C.	$ 444,314	$ 444,345	$ 31-
Time & Savings I.P.C.	2,243,430	2,102,522	140,908+
U.S. Government Deposits	7,257	4,984	2,273+
Other Public Deposits	251,718	236,676	15,042+
All Other Deposits	6,882	4,212	2,670+
Off. & Cert. Checks	24,237	27,198	2,961-
Total Deposits	$ 2,977,838	$ 2,819,937	$ 157,901+
Funds Purchased	42,750	61,172	18,422-
Other Borrowed Funds	13,998	9,975	4,023+
Mortgages & Leases	5,369	3,163	2,206+
Other Liabilities	53,550	49,057	4,493+
Sub. Notes & Debentures	4,254	4,599	345–
Common Stock	74,773	71,568	3,205+
Surplus	118,496	112,595	5,901+
Undivided Prof. & Cap. Res.	94,968	86,365	8,603+
	$ 3,385,996	$ 3,218,431	$ 167,565+
*After deduction of Loan Reserves	$ 19,240	$ 15,018	$ 4,222+

SIGNIFICANT RATIOS D

STATE BANKS	Dec. 31, 1984	Dec. 31, 1983
Loans as Percentage of Total Assets	54.46%	51.84%
Loans as Percentage of Total Deposits	62.28%	59.44%
Capital and Reserve a/c's as Percentage of Total Assets	9.15%	8.97%
Capital and Reserve a/c's as Percentage of Total Deposits	10.47%	10.29%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	23.53%	27.79%
Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	82.55%
Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	17.45%

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1984, Compared With Report of (54) National Banks in Montana, December 31, 1983**

Figures In Thousands

RESOURCES	Dec. 31, 1984	Dec. 31, 1983	Decrease– Increase+
Cash and Banks	$ 362,373	$ 428,806	$ 66,433-
Securities	697,607	850,918	153,311-
Funds Sold	474,925	154,895	320,030+
Loans, Discounts & Leases	2,062,496*	2,078,422*	15,926-
Premises, F & F	53,228	64,814	11,586-
Other Real Estate	21,186	13,143	8,043+
Other Assets	83,357	74,109	9,248+
	$ 3,755,172	$ 3,665,107	$ 90,065+
LIABILITIES			
Total Deposits	$ 3,117,837	$ 2,892,924	$ 224,913+
Funds Purchased	276,015	413,653	137,638-
Other Borrowed Funds	15,487	44,621	29,134-
Mortgages & Leases	8,190	7,863	327+
Other Liabilities	72,638	51,121	21,517+
Sub. Notes & Debentures	15,463	16,566	1,103–
Common Stock	74,729	73,929	800+
Surplus	80,417	78,967	1,450+
Undivided Prof. & Cap. Res.	94,396	85,463	8,933+
	$ 3,755,172	$ 3,665,107	$ 90,065+
*After deduction of Loan Reserves	$ 25,456	$ 20,545	$ 4,911+
Grand Total — All Banks of Montana	$ 7,141,168	$ 6,883,538	$ 257,630+

**Data relating to National Banks obtained from Montana National Banks

RIVED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1984	Dec. 31, 1983
Loans and Leases as Percentage of Total Assets	55.23%	56.95%
Loans and Leases as Percentage of Total Deposits	66.97%	72.56%
Capital and Reserve a/c's as Percentage of Total Assets	7.68%	7.47%
Capital and Reserve a/c's as Percentage of Total Deposits	9.32%	9.52%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)*
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 2-21-84**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. First Interstate Bank of Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A. Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.51 per copy, for a total cost of $178.50 which includes $113.50 for printing and $65.00 for distribution.

332.105
MO
No. 232

No. 232

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Bank
and
Trust Companies

•

National Banks

•

June 30, 1985

THE LIBRARY OF THE
NOV 04 1985
UNIVERSITY OF ILLINOIS
AT [illegible]

Keith Colbo	Director Department of Commerce
Fred Napier	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Gail O'Loughlin	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Carl O'Loughlin	Examiner
Leslie Stipcich	Examiner
Bob Beck	Examiner
Karen Zins	Examiner
Mark Simkins	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

THURBER S

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1985, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1984

Figures In Thousands

RESOURCES	**June 30, 1985**	**June 30, 1984**	**Decrease– Increase+**
Cash and Banks	$ 230,933,	$ 238,588	$ 7,655-
Securities	858,398	953,837	95,439–
Funds Sold	151,194	92,445	58,749+
Loans, Discounts & Leases	1,845,052*	1,819,118*	25,934+
Premises, F & F	59,264	59,919	655–
Other Real Estate	21,774	16,728	5,046+
Other Assets	92,991	89,302	3,689+
	$ 3,259,606	$ 3,269,937	$ 10,331–
LIABILITIES			
Total Deposits	$ 2,846,593	$ 2,858,214	$ 11,621-
Funds Purchased	52,714	51,419	1,295+
Other Borrowed Funds	8,204	15,889	7,685–
Mortgages & Leases	7,497	4,877	2,620+
Other Liabilities	51,974	49,205	2,769+
Sub. Notes & Debentures	5,204	4,523	681+
Common Stock	72,698	74,327	1,629–
Surplus	116,656	114,462	2,194+
Undivided Prof. & Cap. Res.	98,066	97,021	1,045+
	$ 3,259,606	$ 3,269,937	$ 10,331–
*After deduction of Loan Reserves	$ 20,169	$ 16,268	$ 3,901+

SIGNIFICANT RATIOS DI

STATE BANKS	**June 30, 1985**	**June 30, 1984**
Loans and Leases as Percentage of Total Assets	56.87%	55.85%
Loans and Leases as Percentage of Total Deposits	65.52%	64.21%
Capital and Reserve a/c's as Percentage of Total Assets	9.54%	9.33%
Capital and Reserve a/c's as Percentage of Total Deposits	10.99%	10.73%

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1985, Compared With Report of (54) National Banks in Montana, June 30, 1984**

Figures In Thousands

RESOURCES	**June 30, 1985**	**June 30, 1984**	**Decrease– Increase+**
Cash and Banks	$ 298,692	$ 380,144	$ 81,452-
Securities	613,689	764,292	150,603-
Funds Sold	688,932	282,869	406,063+
Loans, Discounts & Leases	2,133,427*	2,076,811*	56,616+
Premises, F & F	55,166	64,206	9,040-
Other Real Estate	24,659	16,721	7,938+
Other Assets	93,897	87,348	6,549+
	$ 3,908,462	$ 3,672,391	$ 236,071+
LIABILITIES			
Total Deposits	$ 3,111,791	$ 2,952,145	$ 159,646+
Funds Purchased	418,757	374,807	43,950+
Other Borrowed Funds	7,200	29,140	21,940-
Mortgages & Leases	8,697	6,814	1,883+
Other Liabilities	84,634	47,385	37,249+
Sub. Notes & Debentures	16,822	16,524	298+
Preferred Stock	2,000		2,000+
Common Stock	78,129	74,429	3,700+
Surplus	84,417	80,417	4,000+
Undivided Prof. & Cap. Res.	96,015	90,730	5,285+
	$ 3,908,462	$ 3,672,391	$ 236,071+
*After deduction of Loan Reserves	$ 35,067	$ 22,408	$ 12,659+
Grand Total — All Banks of Montana	$ 7,168,068	$ 6,942,328	$ 225,740+

**Data relating to National Banks obtained from Montana National Banks

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1985**	**June 30, 1984**
Loans and Leases as Percentage of Total Assets	54.99%	56.82%
Loans and Leases as Percentage of Total Deposits	69.69%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets	7.92%	7.70%
Capital and Reserve a/c's as Percentage of Total Deposits	10.04%	9.64%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)*
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 4-1-85**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A.
	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.*
	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

***Bank of Columbia Falls closed 5-30-86;**
First Citizens Bank, N.A. opened 6-2-86.

---

350 copies of this publication were produced at a unit cost of $.51 per copy, for a total cost of $178.50 which includes $113.50 for printing and $65.00 for distribution.

332.105 STX
MO
No. 234

No. 234

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

June 30, 1986

SEP 22 1986
University of Illinois

Keith Colbo	Director Department of Commerce
Fred Napier	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Leslie Darfler	Examiner
Bob Beck	Examiner
Karen Zins	Examiner
Mark Simkins	Examiner
Jill Abbott	Examiner
John Smith	Examiner
Dawn Stratton	Examiner
Alice Berg	Examiner
Pam Plovanic	Statistician

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1986, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1985

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease– Increase+
Cash and Banks	$ 239,069,	$ 230,933	$ 8,136+
Securities	841,128	858,398	17,270–
Funds Sold	218,905	151,194	67,711+
Loans, Discounts & Leases	1,783,574*	1,845,052*	61,478–
Premises, F&F	54,679	59,264	4,585–
Other Real Estate	24,165	21,774	2,391+
Other Assets	81,522	92,991	11,469–
	$ 3,243,042	$ 3,259,606	$ 16,564–
LIABILITIES			
Total Deposits	$ 2,842,916	$ 2,846,593	$ 3,677–
Funds Purchased	49,602	52,714	3,112–
Other Borrowed Funds	10,659	8,204	2,455+
Mortgages & Leases	5,541	7,497	1,956–
Other Liabilities	40,028	51,974	11,946–
Total Liabilities	$ 2,948,746	$ 2,966,982	$ 18,236–
Sub. Notes & Debentures	4,835	5,204	369–
Common Stock	73,806	72,698	1,108+
Surplus	120,064	116,656	3,408+
Undivided Prof. & Cap. Res.	95,591	98,066	2,475–
	$ 3,243,042	$ 3,259,606	$ 16,564–
*After deduction of Loan Reserves	$ 25,693	$ 20,169	$ 5,524+

SIGNIFICANT RATIOS D

STATE BANKS	June 30, 1986	June 30, 1985
Loans and Leases as Percentage of Total Assets	55.35%	56.87%
Loans and Leases as Percentage of Total Deposits	63.64%	65.52%
Capital and Reserve a/c's as Percentage of Total Assets	9.79%	9.54%
Capital and Reserve a/c's as Percentage of Total Deposits	11.26%	10.99%

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1986, Compared With Report of (55) National Banks in Montana, June 30, 1985**

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease– Increase+
Cash and Banks	$ 277,664	$ 298,692	$ 21,028-
Securities	585,673	613,689	28,016-
Funds Sold	970,610	688,932	281,678+
Loans, Discounts & Leases	2,096,621*	2,133,427*	36,806–
Premises, F&F	57,219	55,166	2,053+
Other Real Estate	24,625	24,659	34–
Other Assets	103,958	93,897	10,061+
	$ 4,116,370	$ 3,908,462	$ 207,908+
LIABILITIES			
Total Deposits	$ 3,082,479	$ 3,111,791	$ 29,312–
Funds Purchased	658,845	418,757	240,088+
Other Borrowed Funds	25,772	7,200	18,572+
Mortgages & Leases	11,185	8,697	2,488+
Other Liabilities	75,227	84,634	9,407–
Total Liabilities	$ 3,853,508	$ 3,631,079	$ 222,429+
Sub. Notes & Debentures	14,980	16,822	1,842–
Preferred Stock	5,900	2,000	3,900+
Common Stock	79,210	78,129	1,081+
Surplus	84,036	84,417	381–
Undivided Prof. & Cap. Res.	78,736	96,015	17,279–
	$ 4,116,370	$ 3,908,462	$ 207,908+
*After deduction of Loan Reserves	$ 49,901	$ 35,067	$ 14,834+
Grand Total — All Banks in Montana	$ 7,359,412	$ 7,168,068	$ 191,344+

**Data relating to National Banks obtained from Montana National Banks

IVED FROM ABOVE DATA

NATIONAL BANKS	June 30, 1986	June 30, 1985
Loans and Leases as Percentage of Total Assets	51.52%	54.99%
Loans and Leases as Percentage of Total Deposits	69.64%	69.69%
Capital and Reserve a/c's as Percentage of Total Assets	7.51%	7.92%
Capital and Reserve a/c's as Percentage of Total Deposits	10.15%	10.04%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank*(1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Opened 11-4-85**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. First Interstate Bank of Billings, N.A. Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A. Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A. Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First Interstate Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

350 copies of this publication were produced at a unit cost of $.51 per copy, for a total cost of $178.50 which includes $113.50 for printing and $65.00 for distribution.

scc

No. 237

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1987

Keith Colbo	Director Department of Commerce
Fred Flanders	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Bob Beck	Examiner
Karen Zins	Examiner
Mark Simkins	Examiner
Jill Roullier	Examiner
John Smith	Examiner
Dawn Stratton	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

THE LIBRARY OF THE
APR 15 1988
UNIVERSITY OF ILLINOIS

Aggregate Resources and Liabilities of (110) State Banks and (4) Trust Companies, Dec. 31, 1987, Compared with Report of (111) State Banks and (3) Trust Companies, Dec. 31, 1986

Figures In Thousands

RESOURCES	Dec. 31, 1987	Dec. 31, 1986	Decrease– Increase+
Cash and Banks	$ 254,719	$ 261,823	$ 7,104–
Securities	959,050	871,506	87,544+
Funds Sold	219,258	274,365	55,107–
Loans, Discounts & Leases	1,547,231*	1,585,060*	37,829–
Premises, F&F	49,343	50,379	1,036–
Other Real Estate	25,395	24,203	1,192+
Other Assets	71,981	72,441	460–
Deferred Losses	1,329		1,329+
	$ 3,128,306	$ 3,139,777	$ 11,471–
LIABILITIES			
Total Deposits	$ 2,778,999	$ 2,792,135	$ 13,136–
Funds Purchased	32,030	36,352	4,322–
Other Borrowed Funds	8,918	4,519	4,399+
Mortgages & Leases	2,828	3,895	1,067–
Other Liabilities	31,485	34,614	3,129–
Total Liabilities	$ 2,854,260	$ 2,871,515	$ 17,255–
Sub. Notes & Debentures	1,062	1,312	250–
Common Stock	70,887	70,592	295+
Surplus	120,850	117,818	3,032+
Undivided Prof. & Cap. Res.	79,918	78,540	1,378+
Deferred Losses	1,329		1,329+
	$ 3,128,306	$ 3,139,777	$ 11,471–
*After deduction of Loan Reserves	$ 29,177	$ 26,194	$ 2,983+

SIGNIFICANT RATIOS DE

STATE BANKS	Dec. 31, 1987	Dec. 31, 1986
Loans and Leases as Percentage of Total Assets	49.93%	50.89%
Loans and Leases as Percentage of Total Deposits	56.73%	57.71%
Capital and Reserve a/c's as Percentage of Total Assets	9.60%	9.30%
Capital and Reserve a/c's as Percentage of Total Deposits	10.91%	10.55%

Aggregate Resources and Liabilities of (58) National Banks in Montana, Dec. 31, 1987, Compared With Report of (58) National Banks in Montana, Dec. 31, 1986**

Figures In Thousands

RESOURCES	Dec. 31, 1987	Dec. 31, 1986	Decrease– Increase+
Cash and Banks	$ 293,785	$ 336,336	$ 42,551–
Securities	888,421	751,138	137,283+
Funds Sold	1,018,306	922,231	96,075+
Loans, Discounts & Leases	1,760,397*	1,922,736*	162,339–
Premises, F&F	60,739	61,876	1,137–
Other Real Estate	18,154	24,654	6,500–
Other Assets	87,425	95,710	8,285–
Deferred Losses	360		360+
	$ 4,127,587	$ 4,114,681	$ 12,906–
LIABILITIES			
Total Deposits	$ 3,403,413	$ 3,333,163	$ 70,250+
Funds Purchased	374,548	423,515	48,967–
Demand Notes	11,545	(0)	11,545+
Other Borrowed Funds	8,445	33,763	25,318–
Mortgages & Leases	7,270	9,083	1,813–
Other Liabilities	57,034	56,457	577+
Total Liabilities	$ 3,862,255	$ 3,855,981	$ 6,274+
Sub. Notes & Debentures	10,021	10,403	382–
Preferred Stock	5,500	5,500	
Common Stock	89,613	83,438	6,175+
Surplus	95,201	94,393	808+
Undivided Prof. & Cap. Res.	64,637	64,966	329–
Deferred Losses	360		360+
	$ 4,127,587	$ 4,114,681	$ 12,906+
*After deduction of Loan Reserves	$ 48,029	$ 55,773	$ 7,744–
Grand Total — All Banks in Montana	$ 7,255,893	$ 7,254,458	$ 255,356–

**Data relating to National Banks obtained from Montana National Banks

---

VED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1987	Dec. 31, 1986
Loans and Leases as Percentage of Total Assets	43.31%	47.44%
Loans and Leases as Percentage of Total Deposits	53.14%	59.36%
Capital and Reserve a/c's as Percentage of Total Assets	7.50%	7.54%
Capital and Reserve a/c's as Percentage of Total Deposits	9.21%	9.43%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank First Interstate Bank of Billings Heights First Interstate Bank of West Billings Montana Bank of Billings (1) Western Bank Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank *Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	First Interstate Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana First Security Bank (1)
Helena	Bank of Montana First Security Bank (1) First Trust Co. of Montana Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana Montana Bank of South Missoula **Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Converted from National Charter 12-30-87**

****Opened 9-8-87**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. First Interstate Bank of Billings, N.A. Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	First Bank Butte, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A. Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $.82 per copy, for a total cost of $246.00 which includes $166.00 for printing and $80.00 for distribution.

No. 238

ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1988

Keith Colbo	Director Department of Commerce
Fred Flanders	Commissioner of Financial Institutions
Chris Olson	Examiner Supervisor
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Darryl Redman	Examiner
Bob O'Reilly	Examiner
Bob Beck	Examiner
Karen Zins	Examiner
Mark Simkins	Examiner
John Smith	Examiner
Dawn Stratton	Examiner
Barbara Lynn	Examiner
Leroy Beeby	Examiner
Alice Berg	Secretary
Pam Plovanic	Statistician

Aggregate Resources and Liabilities of (112) State Banks and (4) Trust Companies, June 30, 1988, Compared with Report of (109) State Banks and (3) Trust Companies, June 30, 1987

Figures In Thousands

RESOURCES	**June 30, 1988**	**June 30, 1987**	**Decrease– Increase+**
Cash and Banks	$ 253,695	$ 235,726	$ 17,969+
Securities	972,547	892,969	79,578+
Funds Sold	176,354	153,866	22,488+
Loans, Discounts & Leases	1,599,349*	1,620,233*	20,884–
Premises, F&F	50,269	49,282	987+
Other Real Estate	25,644	24,343	1,301+
Other Assets	72,926	69,624	3,302+
Deferred Losses	1,504		1,504+
	$3,152,288	$3,046,043	$106,245+
LIABILITIES			
Total Deposits	$2,784,629	$2,687,009	$ 97,620+
Funds Purchased	28,402	32,457	4,055–
Other Borrowed Funds	21,428	19,849	1,579+
Mortgages & Leases	3,259	3,110	149+
Other Liabilities	29,381	30,250	869–
Total Liabilities	$2,867,099	$2,772,675	$ 94,424+
Sub. Notes & Debentures	918	1,228	310–
Common Stock	74,474	69,815	4,658+
Surplus	122,341	118,188	4,153+
Undivided Prof. & Cap. Res.	85,952	84,137	1,815+
Deferred Losses	1,504		1,504+
	$3,152,288	$3,046,043	$106,245+
*After deduction of Loan Reserves	$ 29,560	$ 29,160	$ 400+

SIGNIFICANT RATIOS DE

STATE BANKS	**June 30, 1988**	**June 30, 1987**
Loans and Leases as Percentage of Total Assets	51.19%	53.64%
Loans and Leases as Percentage of Total Deposits	58.50%	61.38%
Capital and Reserve a/c's as Percentage of Total Assets	9.89%	9.84%
Capital and Reserve a/c's as Percentage of Total Deposits	11.30%	11.26%

Aggregate Resources and Liabilities of (57) National Banks in Montana, June 30, 1988, Compared With Report of (59) National Banks in Montana, June 30, 1987**

Figures In Thousands

RESOURCES	**June 30, 1988**	**June 30, 1987**	**Decrease– Increase+**
Cash and Banks	$ 250,996	$ 314,221	$ 63,225–
Securities	873,965	809,962	64,003+
Funds Sold	768,278	905,783	137,505–
Loans, Discounts & Leases	1,804,153*	1,816,298*	12,145–
Premises, F&F	60,079	62,389	2,310–
Other Real Estate	17,821	26,013	8,192–
Other Assets	82,867	101,274	18,407–
Deferred Losses	342		342+
	$3,858,501	$4,035,940	$177,439–
LIABILITIES			
Total Deposits	$3,273,188	$3,341,547	$ 68,359–
Funds Purchased	219,882	346,720	126,838–
Demand Notes	21,220	14,901	6,319+
Other Borrowed Funds	25,054	9,374	15,680+
Mortgages & Leases	7,172	8,900	1,728–
Other Liabilities	48,905	47,408	1,497+
Total Liabilities	$3,595,421	$3,768,850	$173,429–
Sub. Notes & Debentures	9,955	10,339	384–
Preferred Stock	5,500	5,500	+
Common Stock	88,338	90,688	2,350–
Surplus	94,077	96,741	2,664–
Undivided Prof. & Cap. Res.	64,868	63,822	1,046+
Deferred Losses	342		342+
	$3,858,501	$4,035,940	$177,439–
*After deduction of Loan Reserves	$ 49,091	$ 61,277	$ 12,186–
Grand Total — All Banks in Montana	$6,904,544	$7,081,983	$177,439–

**Data relating to National Banks obtained from Montana National Banks

VED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1988**	**June 30, 1987**
Loans and Leases as Percentage of Total Assets	47.43%	45.83%
Loans and Leases as Percentage of Total Deposits	56.62%	56.19%
Capital and Reserve a/c's as Percentage of Total Assets	7.99%	8.01%
Capital and Reserve a/c's as Percentage of Total Deposits	9.54%	9.83%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	*Miners Bank of Montana
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	*First Security Bank of Montana
	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank of Great Falls
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Converted from National Charter**

***Miners Bank of Montana, Butte, 1-15-88**

***First Security Bank of Montana, Glasgow, 6-13-88**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. First Interstate Bank of Billings, N.A. Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	First Bank Butte, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A. Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $.82 per copy, for a total cost of $246.00 which includes $166.00 for printing and $80.00 for distribution.

STK
332.105
MO
240 1989

No. 240

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

●

National Banks

●

June 30, 1989

HELENA OFFICE STAFF

Mike Letson	Director Department of Commerce
Fred Flanders	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Secretary
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
Deanna Albert	Examiner
Bob O'Reilly	Examiner
Bob Beck	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
Mark Simkins	Examiner
Barbara Lynn	Examiner
Kevin Guenthner	Examiner
Jane Knudsen	Examiner
Kim Rehling	Examiner

The Library of the
OCT 0 2 1989
University of Illinois
of Urbana-Champaign

Aggregate Resources and Liabilities of (112) State Banks and (4) Trust Companies, June 30, 1989, Compared with Report of (112) State Banks and (4) Trust Companies, June 30, 1988

Figures In Thousands

RESOURCES	June 30, 1989	June 30, 1988	Decrease– Increase+
Cash and Banks	$ 237,210	$ 253,695	$ 16,485–
Securities	999,461	972,547	26,914+
Funds Sold	197,331	176,354	20,977+
Loans, Discounts & Leases	1,643,560*	1,599,349*	44,211+
Assets Held in Trd. Accnts.	148		148+
Premises, F&F	49,299	50,269	970–
Other Real Estate	24,399	25,644	1,245–
Other Assets	76,424	72,926	3,498+
Deferred Losses	1,177	1,504	327–
	$3,229,009	$3,152,288	$ 76,721+
LIABILITIES			
Total Deposits	$2,814,011	$2,784,629	$ 29,382+
Funds Purchased	42,548	28,402	14,146+
Other Borrowed Funds	31,686	21,428	10,258+
Mortgages & Leases	3,529	3,259	270+
Other Liabilities	36,502	29,381	7,121+
Total Liabilities	$2,928,276	$2,867,099	$ 61,177+
Sub. Notes & Debentures	174	918	744–
Common Stock	74,249	74,474	225–
Surplus	126,195	122,341	3,854+
Undivided Prof. & Cap. Res.	98,938	85,952	12,986+
Deferred Losses	1,177	1,504	327–
	$3,229,009	$3,152,288	$ 76,721+
*After deduction of Loan Reserves	$ 29,845	$ 29,560	$ 285+

SIGNIFICANT RATIOS D

STATE BANKS	June 30, 1989	June 30, 1988
Loans and Leases as Percentage of Total Assets	51.35%	51.19%
Loans and Leases as Percentage of Total Deposits	59.47%	58.50%
Capital and Reserve a/c's as Percentage of Total Assets	10.14%	9.89%
Capital and Reserve a/c's as Percentage of Total Deposits	11.75%	11.30%

Aggregate Resources and Liabilities of (57) National Banks in Montana, June 30, 1989, Compared With Report of (57) National Banks in Montana, June 30, 1988**

Figures In Thousands

RESOURCES	**June 30, 1989**	**June 30, 1988**	**Decrease– Increase+**
Cash and Banks	$ 239,489	$ 250,996	$ 11,507–
Securities	797,956	873,965	76,009–
Funds Sold	677,558	768,278	90,720–
Loans, Discounts & Leases	1,747,226*	1,804,153*	56,927–
Assets Held in Trd. Accnts.	1,039		1,039+
Premises, F&F	57,811	60,079	2,268–
Other Real Estate	15,738	17,821	2,083–
Other Assets	59,724	82,867	23,143–
Deferred Losses	1,773	342	1,431+
	$3,598,314	$3,858,501	$260,187–
LIABILITIES			
Total Deposits	$3,059,505	$3,273,188	$213,683–
Funds Purchased	170,916	219,882	48,966–
Demand Notes	17,887	21,220	3,333–
Other Borrowed Funds	34,895	25,054	9,841+
Mortgages & Leases	6,573	7,172	599–
Other Liabilities	56,100	48,905	7,195+
Total Liabilities	$3,345,876	$3,595,421	$249,545–
Sub. Notes & Debentures	15,923	9,955	5,968+
Preferred Stock	5,500	5,500	
Common Stock	88,087	88,338	251–
Surplus	110,984	94,077	16,907+
Undivided Prof. & Cap. Res.	30,171	64,868	34,697–
Deferred Losses	1,773	342	1,431+
	$3,598,314	$3,858,501	$260,187–
*After deduction of Loan Reserves	$ 44,227	$ 49,091	$ 4,864–
Grand Total — All Banks in Montana	$6,827,323	$7,010,789	$183,466–

**Data relating to National Banks obtained from Montana National Banks

IVED FROM ABOVE DATA

NATIONAL BANKS	**June 30, 1989**	**June 30, 1988**
Loans and Leases as Percentage of Total Assets	49.18%	47.43%
Loans and Leases as Percentage of Total Deposits	58.55%	56.62%
Capital and Reserve a/c's as Percentage of Total Assets	8.14%	7.99%
Capital and Reserve a/c's as Percentage of Total Deposits	9.70%	9.54%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Miners Bank of Montana
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	First Security Bank of Montana
	*Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank of Great Falls
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Name change effective 6-9-89 Valley Bank of Glasgow**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Interstate Bank of Billings, N.A. Norwest Bank Billings, N.A.
Bozeman	Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $1.00 per copy, for a total cost of $300.00 which includes $280.00 for printing and $20.00 for distribution.

No. 242

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1990

OCT 02 1990
UNIVERSITY OF ILLINOIS
URBANA-CHAMPAIGN

Charles A. Brooke	Director Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Secretary
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
George Schlosser	Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
Deanna Albert	Examiner
Bob O'Reilly	Examiner
Bob Beck	Examiner
Barbara Lynn	Examiner
Paul Staudohar	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
Kevin Guenthner	Examiner
Kim Rehling	Examiner
Jacquie Schaff	Examiner

Aggregate Resources and Liabilities of (111) State Banks and (4) Trust Companies, June 30, 1990, Compared with Report of (112) State Banks and (4) Trust Companies, June 30, 1989

Figures In Thousands

RESOURCES	June 30, 1990	June 30, 1989	Decrease– Increase+
Cash and Banks	$ 204,370	$ 237,210	$ 32,840–
Securities	1,035,044	999,461	35,583+
Funds Sold	136,319	197,331	61,012–
Loans, Discounts & Leases	1,718,490*	1,643,560*	74,930+
Assets Held in Trd. Accnts.		148	148–
Premises, F&F	49,833	49,299	534+
Other Real Estate	16,014	24,399	8,385–
Other Assets	81,718	76,424	5,294+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$12,779+
LIABILITIES			
Total Deposits	$2,815,273	$2,814,011	$ 1,262+
Funds Purchased	58,536	42,548	15,988+
Other Borrowed Funds	23,030	31,686	8,656–
Mortgages & Leases	3,044	3,529	485–
Other Liabilities	33,228	36,502	3,274–
Total Liabilities	$2,933,111	$2,928,276	$ 4,835+
Sub. Notes & Debentures	353	174	179+
Common Stock	71,446	74,249	2,803–
Surplus	126,600	126,195	405+
Undivided Prof. & Cap. Res.	110,278	98,938	11,340+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$ 12,779+
*After deduction of Loan Reserves	$ 30,930	$ 29,845	$ 1,085+

Aggregate Reso
June 30, 1

RESOURCES
Cash and Banks
Securities
Funds Sold
Loans, Discounts &
Assets Held in Trd.
Premises, F&F
Other Real Estate
Other Assets
Deferred Losses

LIABILITIES
Total Deposits

Funds Purchased
Demand Notes
Other Borrowed Fu
Mortgages & Leases
Other Liabilities

Total Liabilities

Sub. Notes & Deber
Preferred Stock
Common Stock
Surplus
Undivided Prof. & C
Deferred Losses

*After deduction of
Loan Reserves

Grand Total — All B
in Montana

**Data relating to N

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1990	June 30, 1989
Loans and Leases as Percentage of Total Assets	53.45%	51.35%
Loans and Leases as Percentage of Total Deposits	62.14%	59.47%
Capital and Reserve a/c's as Percentage of Total Assets	10.38%	10.14%
Capital and Reserve a/c's as Percentage of Total Deposits	12.06%	11.75%

NATIONAL BANK
Loans and Leases
Loans and Leases
Capital and Reser
Percentage of To
Capital and Reser
Percentage of To

ces and Liabilities of (46) National Banks in Montana,
0, Compared With Report of (57) National Banks
in Montana, June 30, 1989**

Figures In Thousands

	June 30, 1990	June 30, 1989	Decrease– Increase+
	$ 214,488	$ 239,489	$ 25,001–
	841,324	797,956	43,368+
	733,824	677,558	56,266+
ases	1,820,680*	1,747,226*	73,454+
nts.		1,039	1,039–
	58,932	57,811	1,121+
	12,731	15,738	3,007–
	61,203	59,724	1,479+
	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
	$3,206,722	$3,059,505	$147,217+
	175,145	170,916	4,229+
	2,735	17,887	15,152–
	22,434	34,895	12,461–
	6,011	6,573	562–
	52,100	56,100	4,000–
	$3,465,147	$3,345,876	$119,271+
es	14,238	15,923	1,685–
	5,500	5,500	
	89,087	88,087	1,000+
	113,468	110,984	2,484+
Res.	55,742	30,171	25,571+
	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
	$ 36,629	$ 44,227	$ 7,598–
ks			
	$6,986,279	$6,827,323	$158,956+

onal Banks obtained from Montana National Banks

	June 30, 1990	June 30, 1989
Percentage of Total Assets	49.12%	49.18%
Percentage of Total Deposits	57.92%	58.55%
/c's as Assets	8.36%	8.14%
/c's as Deposits	9.85%	9.70%

BRANCH BANKS

First Bank Montana	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (2) Miles City

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	*Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	*Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	*Bank of Montana Chester
Chinook	*Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	*Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	*Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	*Bank of Montana
	*Bank of Montana Eastside
	*Bank of Montana Village
	First Interstate Bank of Great Falls (1)
	TrustCorp.
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	*Bank of Montana Havre
	First Security Bank (1)
Helena	*Bank of Montana Helena
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	*Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	*Bank of Montana Missoula
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	*Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	*Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Name changes**

Opened — Big Sky Western Bank 3-12-90

MONTANA NATIONAL BANKS & TRUST COMPANY

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Interstate Bank of Billings, N.A. □First Trust Company of Montana Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	*Mountain West Bank of Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Sidney	The Richland National Bank & Trust
Twin Bridges	°Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

°Name Change 1/1/91
***Mountain West Bank Helena, N.A., opened 2/4/91**
□Converted from State Charter 1/1/91

----

300 copies of this publication were produced at a unit cost of $1.00 per copy, for a total cost of $300.00 which includes $280.00 for printing and $20.00 for distribution.

No. 244

ABSTRACT OF REPORTS OF CONDITION OF MONTANA

332.105
MO
No. 244
STX

National Banks

●

June 30, 1991

SEP 10 1991

Charles A. Brooke	Director Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Secretary
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
John V. Curry	Examiner
Bob Fitzsimmons	Examiner
Deanna Albert	Examiner
Bob Beck	Examiner
Bob O'Reilly	Examiner
Paul Staudohar	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
William Grant	Examiner
Kim Rehling	Examiner
Jacquie Schaff	Examiner
Rita Brown	Examiner
Barry Smith	Examiner
Kathleen Tonkovich	Examiner

Aggregate Resources and Liabilities of 104 State Banks and 3 Trust Companies, June 30, 1991, Compared with Report of 111 State Banks and 4 Trust Companies, June 30, 1990

Figures In Thousands

RESOURCES	**June 30, 1991**	**June 30, 1990**	**Decrease – Increase +**
Cash and Banks	$ 183,069	$ 204,370	$ 21,301 –
Securities	1,173,727	1,035,044	138,683 +
Funds Sold	117,350	136,319	18,969 –
Loans, Discounts & Leases	1,741,179*	1,718,490*	22,689 +
Assets Held in Trd. Accounts			
Premises, F&F	53,733	49,833	3,900 +
Other Real Estate	14,975	16,014	1,039 –
Other Assets	83,905	81,718	2,187 +
Deferred Losses			
	$3,367,938	$3,241,788	$126,150 +
LIABILITIES			
Total Deposits	$2,932,004	$2,815,273	$116,731 +
Funds Purchased	64,914	58,536	6,378 +
Other Borrowed Funds	15,336	23,030	7,694 –
Mortgages & Leases	2,728	3,044	316 –
Other Liabilities	30,708	33,228	2,520 –
Total Liabilities	$3,045,690	$2,933,111	$112,579 +
Sub. Notes & Debentures	349	353	4 –
Common Stock	73,694	71,446	2,248 +
Surplus	132,107	126,600	5,507 +
Undivided Prof. & Cap. Res.	116,098	110,278	5,820 +
Deferred Losses			
	$3,367,938	$3,241,788	$126,150
*After deduction of Loan Reserves	$ 33,353	$ 30,930	$ 2,423 +

Aggregate Re
1 Trust Cor

RESOURCES
Cash and Banks
Securities
Funds Sold
Loans, Discounts & Leas
Assets Held in Trd. Acc
Premises, F&F
Other Real Estate
Other Assets
Deferred losses

LIABILITIES
Total Deposits

Funds Purchased
Demand Notes
Other Borrowed Funds
Mortgages & Leases
Other Liabilities

Total Liabilities

Sub. Notes & Debenture
Preferred Stock
Common Stock
Surplus
Undivided Prof. & Cap.
Deferred Losses

*After deduction of
Loan Reserves

Grand Total — All Bank
in Montana

**Data relating to Natio

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	**June 30, 1991**	**June 30, 1990**
Loans and Leases as Percentage of Total Assets	52.17%	53.45%
Loans and Leases as Percentage of Total Deposits	60.52%	62.14%
Capital and Reserve a/c's as Percentage of Total Assets	10.45%	10.38%
Capital and Reserve a/c's as Percentage of Total Deposits	12.13%	12.06%

NATIONAL
Loans and L
Loans & Lea
Capital and
Percentag
Capital and
Percentag

urces and Liabilities of 41 National Banks and
any June 30, 1991, Compared with Report of
National Banks, June 30, 1990**

Figures In Thousands

	June 30, 1991	June 30, 1990	Decrease – Increase +
	$ 224,129	$ 214,488	$ 9,641 +
	852,620	841,324	11,296 +
	584,536	733,824	149,288 –
	1,943,847*	1,820,680*	123,167 +
	60,800	58,932	1,868 +
	9,521	12,731	3,210 –
	81,750	61,203	20,547 +
	164	1,309	1,145 –
	$3,757,367	$3,744,491	$ 12,876 +
	$3,183,118	$3,206,722	$ 23,604 –
	208,406	175,145	33,261 +
	3,119	2,735	384 +
	16,397	22,434	6,037 –
	3,380	6,011	2,631 –
	48,562	52,100	3,538 –
	$3,462,982	3,465,147	$ 2,165 –
	12,866	14,238	1,372 –
	5,500	5,500	
	90,480	89,087	1,393 +
	113,026	113,468	442 –
	72,349	55,742	16,607 +
	164	1,309	1,145 –
	$3,757,367	$3,744,491	$ 12,876 +
	$ 38,479	$ 36,629	1,850 +
	$7,125,305	$6,986,279	$139,026 +

Banks obtained from Montana National Banks

NKS	June 30, 1991	June 30, 1990
es as Pecentage of Total Assets	52.22%	49.12%
as Percentage of Total Deposits	62.28%	57.92%
erve a/c's as Total Assets	8.77%	8.36%
erve a/c's as Total Deposits	10.46%	9.85%

BRANCH BANKS

First Bank Montana	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (2) Miles City
First Interstate Bank of Kalispell	Cut Bank Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker Bozeman Butte Circle Forsyth Livingston Missoula Red Lodge Roundup Sidney Superior
Ruby Valley National Bank—Twin Bridges	Sheridan

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	*Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre
	First Security Bank (1)
Helena	Bank of Montana Helena
	First Security Bank (1)
	Norwest Capital Management & Trust Co.
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Bank of Montana Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Bank of Montana Shelby
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank
***Name Change 4/1/91**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Interstate Bank of Billings, N.A. First Trust Company of Montana Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Sidney	The Richland National Bank & Trust
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $1.00 per copy, for a total cost of $300.00 which includes $280.00 for printing and $20.00 for distribution.

332.105
MD
1991
no. 245

No. 245

TRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies
•
National Banks
•
December 31, 1991

Charles A. Brooke	Director Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Secretary
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
Bob Fitzsimmons	Examiner
Bob Beck	Examiner
Bob O'Reilly	Examiner
Paul Staudohar	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
William Grant	Examiner
Kim Rehling	Examiner
Barry Smith	Examiner
Kathleen Tonkovich	Examiner
Kim Donnelly	Examiner

Aggregate Resources and Liabilities of (104) State Banks and (3) Trust Companies, Dec. 31, 1991, Compared with Report of (113) State Banks and (4) Trust Companies, Dec. 31, 1990

Figures In Thousands

RESOURCES	**Dec. 31, 1991**	**Dec. 31, 1990**	**Decrease– Increase+**
Cash and Balances	$ 245,402	$ 219,088	$ 26,314+
Securities	1,294,796	1,092,238	202,558+
Funds Sold	221,165	277,956	56,791–
Loans and Leases	1,698,307*	1,625,761*	72,546+
Assets Held in Trd. Accnts.			
Premises, F&F	54,314	49,884	4,430+
Other Real Estate	12,308	15,520	3,212–
Other Assets	75,770	73,536	2,234+
Deferred Losses			
	$3,602,062	$3,353,983	$ 248,079+
LIABILITIES			
Total Deposits	$3,154,065	$2,940,522	$213,543+
Funds Purchased	78,100	58,699	19,401+
Demand Notes	329		329+
Other Borrowed Funds	7,573	8,039	466–
Mortgages & Leases	2,483	2,915	432–
Other Liabilities	29,007	33,082	4,075–
Total Liabilities	$3,271,557	$3,043,257	$228,300+
Sub. Notes & Debentures	349	349	
Preferred Stock	650		650+
Common Stock	73,493	69,838	3,655+
Surplus	134,603	128,448	6,155+
Undivided Prof. & Cap. Res.	121,410	112,091	9,319+
Deferred Losses			
	$3,602,062	$3,353,983	$248,079+
*After deduction of Loan Reserves	$ 33,382	$ 30,520	$ 2,862+

Aggregate
(1) Trust
(43) Natio

RESOURCES
Cash and Balances
Securities ....
Funds Sold ....
Loans and Leases .
Assets Held in Trd.
Premises, F&F ....
Other Real Estate .
Other Assets......
Deferred Losses...

LIABILITIES
Total Deposits ....

Funds Purchased .
Demand Notes ....
Other Borrowed Fu
Mortgages & Lease
Other Liabilities ..
Total Liabilities

Sub. Notes & Deber
Preferred Stock ...
Common Stock ...
Surplus ....
Undivided Prof. & C
Deferred Losses...

*After deduction of
Loan Reserves ..

Grand Total — All
in Montana.....

**Data relating to

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	**Dec. 31, 1991**	**Dec. 31, 1990**
Loans and Leases as Percentage of Total Assets	47.63%	48.94%
Loans and Leases as Percentage of Total Deposits	54.90%	56.33%
Capital and Reserve a/c's as Percentage of Total Assets	10.01%	10.08%
Capital and Reserve a/c's as Percentage of Total Deposits	11.54%	11.60%

NATIONAL BAN

Loans and Leases

Loans and Leases

Capital and Rese
Percentage of T

Capital and Rese
Percentage of T

sources and Liabilities of (42) National Banks and
mpany, Dec. 31, 1991, Compared With Report of
Banks and (0) Trust Companies, Dec. 31, 1990**

Figures In Thousands

	Dec. 31, 1991	Dec. 31, 1990	Decrease– Increase+
	$ 321,070	$ 249,028	$ 72,042+
	939,191	920,410	18,781+
	439,497	747,284	307,787–
	2,064,558*	1,930,916*	133,642+
nts.			
	61,563	61,798	235–
	7,766	8,971	1,205–
	93,031	63,671	29,360+
	134	221	87–
	$3,926,810	$3,982,299	$ 55,489–
	$3,370,297	$3,382,721	$ 12,424–
	179,081	215,785	36,704–
	3,918	3,112	806+
	8,491	29,069	20,578–
	4,284	3,928	356+
	55,415	56,227	812–
	$3,621,486	$3,690,842	$ 69,356–
es	8,825	13,200	4,375–
	5,500	5,500	
	90,480	91,019	539–
	113,581	113,975	394–
Res.	86,804	67,542	19,262+
	134	221	87–
	$3,926,810	$3,982,299	$ 55,489–
	$ 47,389	$ 35,764	$ 11,625+
ks			
	$7,528,872	$7,336,282	$192,590+

onal Banks obtained from Montana National Banks

	Dec. 31, 1991	Dec. 31, 1990
Percentage of Total Assets	53.14%	48.95%
Percentage of Total Deposits	62.66%	58.14%
a/c's as Assets	8.88%	8.14%
a/c's as Deposits	10.47%	9.67%

BRANCH BANKS

First Bank Montana	Billings (1)
	Bozeman
	Butte
	Great Falls (2)
	Havre
	Helena
	Missoula (2)
	Miles City
First Interstate Bank of Kalispell	Cut Bank
	Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker
	Bozeman
	Butte
	Circle
	Forsyth
	Livingston
	Missoula
	Red Lodge
	Roundup
	Sidney
	Superior
Ruby Valley National Bank—Twin Bridges	Sheridan

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp.
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre
	First Security Bank (1)
Helena	Bank of Montana Helena
	First Security Bank (1)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Bank of Montana Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Bank of Montana Shelby
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Interstate Bank of Billings, N.A. First Trust Company of Montana Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $1.00 per copy, for a total cost of $300.00 which includes $280.00 for printing and $20.00 for distribution.

332.105
MO
No. 246
STX

No. 246

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

June 30, 1992

Charles A. Brooke	Director Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Administrative Assistant
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
Bob Fitzsimmons	Examiner
Bob Beck	Examiner
Bob O'Reilly	Examiner
Paul Staudohar	Examiner
Jane Knudsen	Examiner
Sharon Olson	Examiner
Polly Boutin	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
William Grant	Examiner
Kim Rehling	Examiner
Barry Smith	Examiner
Kathleen Tonkovich	Examiner
Kim Donnelly	Examiner
Leonard Malin	Examiner

Aggregate Resources and Liabilities of 106 State Banks and 3 Trust Companies, June 30, 1992, Compared with Report of 104 State Banks and 3 Trust Companies, June 30, 1991

Figures In Thousands

RESOURCES	June 30, 1992	June 30, 1991	Decrease– Increase+
Cash and Balances	$ 201,797	$ 183,069	$ 18,728+
Securities	1,403,858	1,173,727	230,131+
Funds Sold	126,534	117,350	9,184+
Loans and Leases	1,889,912*	1,741,179*	148,733+
Assets Held in Trd. Accnts.			
Premises, F&F	55,925	53,733	2,192+
Other Real Estate	9,984	14,975	4,991–
Other Assets	80,366	83,905	3,539–
Deferred Losses			
	$3,768,376	$3,367,938	$ 400,438+
LIABILITIES			
Total Deposits	$3,268,197	$2,932,004	$336,193+
Funds Purchased	98,120	64,914	33,206+
Demand Notes	212		212+
Other Borrowed Funds	9,657	15,336	5,679–
Mortgages & Leases	2,756	2,728	28+
Other Liabilities	29,379	30,708	1,329–
Total Liabilities	$3,408,321	$3,045,690	$362,631+
Sub. Notes & Debentures	174	349	175–
Preferred Stock	650		650+
Common Stock	77,953	73,694	4,259+
Surplus	149,317	132,107	17,210+
Undivided Prof. & Cap. Res.	131,961	116,098	15,863+
Deferred Losses			
	$3,768,376	$3,367,938	$400,438+
*After deduction of Loan Reserves	$ 37,152	$ 33,353	$ 3,799+

Aggregate
1 Trust C
41 Natio

RESOURCES

Cash and Balances
Securities
Funds Sold
Loans and Leases
Assets Held in Trd.
Premises, F&F
Other Real Estate
Other Assets
Deferred Losses

LIABILITIES

Total Deposits
Funds Purchased
Demand Notes
Other Borrowed Fu
Mortgages & Leases
Other Liabilities
Total Liabilities
Sub. Notes & Deben
Preferred Stock
Common Stock
Surplus
Undivided Prof. & C
Deferred Losses

*After deduction of
Loan Reserves

Grand Total — All B
in Montana

**Data relating to N

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1992	June 30, 1991
Loans and Leases as Percentage of Total Assets	50.64%	52.17%
Loans and Leases as Percentage of Total Deposits	58.96%	60.52%
Capital and Reserve a/c's as Percentage of Total Assets	10.44%	10.45%
Capital and Reserve a/c's as Percentage of Total Deposits	12.15%	12.13%

NATIONAL BANKS

Loans and Leases a
Loans and Leases a
Capital and Reserv
Percentage of To
Capital and Reserv
Percentage of To

sources and Liabilities of 39 National Banks and pany, June 30, 1992, Compared With Report of Banks and 1 Trust Company, June 30, 1991**

Figures In Thousands

	June 30, 1992	June 30, 1991	Decrease– Increase+
	$ 281,008	$ 224,129	$ 56,879+
	865,395	852,620	12,775+
	370,608	584,536	213,928–
	1,975,629*	1,943,847*	31,782+
nts.			
	59,540	60,800	1,260–
	4,531	9,521	4,990–
	93,873	81,750	12,123+
	104	164	60–
	$3,650,688	$3,757,367	$106,679–
	$3,142,535	$3,183,118	$ 40,583–
	141,046	208,406	67,360–
	5,022	3,119	1,903+
	712	16,397	15,685–
	3,265	3,380	115–
	46,117	48,562	2,445–
	$3,338,697	$3,462,982	$124,285–
es	14,300	12,866	1,434+
	5,500	5,500	
	87,780	90,480	2,700–
	110,604	113,026	2,422–
Res.	93,703	72,349	21,354+
	104	164	60–
	$3,650,688	$3,757,367	$106,679–
	$ 41,626	$ 38,479	$ 3,147+
ks			
	$7,419,064	$7,125,305	$293,759+

nal Banks obtained from Montana National Banks

	June 30, 1992	June 30, 1991
ercentage of Total Assets	54.63%	52.22%
ercentage of Total Deposits	64.19%	62.28%
c's as Assets	9.58%	8.77%
c's as Deposits	11.25%	10.46%

BRANCH BANKS

First Bank Montana	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (1) Miles City
First Interstate Bank of Kalispell	Cut Bank Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker Bozeman Butte Circle Forsyth Livingston Missoula Red Lodge Roundup Sidney Superior
Ruby Valley National Bank—Twin Bridges	Sheridan
First National Bank of Libby	Troy

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	Bank of Montana Anaconda
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Bigfork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Citizens Bank First Interstate Bank of Billings Heights First Interstate Bank of West Billings Montana Bank (1) Western Bank Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank InterWest Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1) Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow Valley Bank of Glasgow
Glendive	First Fidelity Bank FirstWest Bank*
Great Falls	Bank of Montana Bank of Montana Eastside Bank of Montana Village TrustCorp
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	First Interstate Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre First Security Bank (1)
Helena	Bank of Montana Helena First Security Bank (1) Norwest Capital Management & Trust Co., Montana Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Bank of Montana Missoula Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank Bank of Montana Shelby
Sidney	1st United Bank (1) Richland Bank & Trust*
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Converted from National Charter 3/27/92**

332.105
MO
no. 226 sup.

DEPARTMENT OF COMMERCE

Helena, Montana

TOTAL RESOURCES - MONTANA BANKS

June 30, 1982

(Figures in Thousands)

Name and Address of Bank	Total Resources June 30, 1982
1. Security Bank, N.A., Billings	$ 291,442
2. First Bank Billings, N.A., Billings	270,122
3. First National Bank, Great Falls	194,531
4. First Northwestern National Bank, Billings	186,605
5. Northwestern National Bank, Great Falls	138,464
6. First Bank-Western Montana, N.A., Missoula	123,933
7. First Bank Butte, Butte	119,257
8. First National Bank, Bozeman	113,884
9. The First National Montana Bank of Missoula	112,086
10. First Interstate Bank of Kalispell, N.A.	105,147
11. First Bank Helena, N.A., Helena	104,092
12. First National Bank, Anaconda	103,661
13. First Interstate Bank of Great Falls	102,574
14. Northwestern Bank of Helena	90,438
15. First Security Bank of Bozeman	88,763
16. First Bank Miles City, N.A., Miles City	85,974
17. First Northwestern Bank of Kalispell, N.A.	84,445
18. First Bank Havre, N.A., Havre	82,889
19. First Security Bank and Trust of Miles City	81,627
20. First National Bank, Lewistown	71,560
21. Richland National Bank, Sidney	63,482
22. First Westside National Bank, Great Falls	60,611
23. Northwestern Bank of Lewistown	59,570
24. First Citizens Bank, Billings	55,443
25. First National Bank, Glendive	53,899
26. Citizens Bank of Montana, Havre	53,205
27. The First State Bank of Shelby	52,358
28. Farmers State Bank of Conrad	51,070
29. The First National Park Bank, Livingston	51,040
30. First Security Bank of Glendive	50,315
31. Montana Bank of Sidney, N.A.	49,465
32. First Security Bank, Livingston	48,424
33. First National Bank, Glasgow	48,094
34. First Bank-West Billings, Billings	45,703
35. Citizens State Bank, Hamilton	45,446
36. Valley Bank of Kalispell	44,293
37. First State Bank of Forsyth	42,961
38. Security State Bank, Plentywood	42,693
39. Big Horn Bank, Hardin	41,793
40. First Bank-Southside Missoula, N.A.	40,826

Name and Address of Bank	Total Resources June 30, 1982
41. The Yellowstone Bank, Laurel	$ 39,104
42. The First State Bank of Malta	38,524
43. First Interstate Bank of Glacier County, Cut Bank	38,495
44. First Security Bank of Montana, N.A., Glasgow	38,494
45. Western National Bank of Wolf Point	37,496
46. State Bank and Trust Company, Dillon	37,113
47. First State Bank of Fort Benton	36,674
48. First National Bank in Libby	35,140
49. Montana Bank of Butte, N.A.	34,641
50. First Northwestern National Bank, Dillon	34,222
51. Security State Bank, Polson	33,468
52. Ronan State Bank, Ronan	33,245
53. Ravalli County Bank, Hamilton	32,404
54. Montana National Bank of Plentywood	32,385
55. Montana Bank of Bozeman, N.A.	31,762
56. Toole County State Bank, Shelby	31,700
57. Montana Bank of South Missoula, Missoula	31,604
58. Bank of Columbia Falls	29,953
59. Miners' Bank of Montana, N.A., Butte	29,916
60. First Security Bank of Anaconda	28,825
61. The Bank of Baker	27,994
62. The Yellowstone Bank, Columbus	26,224
63. Citizens First National Bank, Wolf Point	25,732
64. Culbertson State Bank of Culbertson	25,625
65. Farmers State Bank, Victor	25,478
66. Little Horn State Bank, Hardin	25,444
67. The Citizens State Bank of Scobey	25,246
68. State Bank of Terry	24,620
69. Citizens Bank and Trust Company	24,261
70. Powder River County Bank, Broadus	23,773
71. First Security Bank of Helena	23,574
72. First National Bank of Whitefish	23,497
73. Montana Bank of Circle, N.A.	23,263
74. Montana Bank of Roundup, N.A.	22,868
75. Western Bank of Chinook, N.A.	22,772
76. Deer Lodge Bank and Trust Company, Deer Lodge	22,459
77. First Security Bank of Havre	21,535
78. First Security Bank of Roundup	21,179
79. First State Bank of Montana, Thompson Falls	21,017
80. The Manhattan State Bank, Manhattan	20,769
81. United States National Bank, Red Lodge	20,580
82. First National Bank, Plains	20,205
83. Missoula Bank of Montana, Missoula	20,155
84. Liberty Bank of Montana, Chester	20,030
85. First National Bank, Fairfield	19,916
86. Basin State Bank, Stanford	19,549
87. Western Bank of Bozeman	19,326
88. Montana Bank of Baker, N.A.	19,297
89. Montana Bank of Billings	19,117
90. First Citizens Bank of Miles City	19,017

	Name and Address of Bank	Total Resources June 30, 1982
91.	First National Bank, Cut Bank	$ 18,995
92.	First Security Bank of Missoula	18,957
93.	First United Bank of Sidney	18,853
94.	Mountain Bank, Whitefish	18,527
95.	State Bank of Townsend	18,375
96.	First State Bank of Froid	18,182
97.	Traders State Bank of Poplar	18,018
98.	Montana Bank of Red Lodge, N.A.	17,909
99.	The Rimrock Bank of Billings	17,579
100.	Continental National Bank, Harlowton	17,228
101.	Eastside Bank of Montana, Great Falls	17,159
102.	The Village Bank, Great Falls	17,091
103.	Northern Bank of Montana, Big Sandy	17,057
104.	First National Bank, White Sulphur Springs	15,954
105.	The Citizens State Bank of Choteau	15,600
106.	Bank of Montana, Helena	15,484
107.	Western State Bank, Billings	15,171
108.	Central Bank of Montana, Great Falls	15,107
109.	Valley Bank of Belgrade	14,955
110.	Flathead Bank of Bigfork	14,922
111.	Flint Creek Valley Bank, Philipsburg	14,918
112.	First National Bank & Trust, Wibaux	14,862
113.	First Citizens Bank of Polson	14,814
114.	Security State Bank, Harlem	14,810
115.	United Bank, Libby	14,792
116.	First National Bank, Ekalaka	14,674
117.	Blaine Bank of Montana, Chinook	14,543
118.	The First State Bank of Stevensville	14,503
119.	Glacier National Bank, Columbia Falls	14,119
120.	First Madison Valley Bank, Ennis	14,092
121.	Belt Valley Bank, Belt	14,021
122.	Western Bank of Billings	13,877
123.	First Fidelity Bank, Glendive	13,547
124.	First Security Bank of Kalispell	13,272
125.	Pondera Bank of Montana, Conrad	13,160
126.	Garfield County Bank, Jordan	13,111
127.	First Citizens Bank of Butte	12,742
128.	Treasure State Bank, Glasgow	12,600
129.	First National Bank of Browning, N.A.	12,275
130.	Montana Bank of Mineral County, Superior	12,180
131.	Valley Bank of Helena	11,975
132.	Farmers State Bank, Worden	11,883
133.	Richey National Bank, Richey	11,814
134.	First Security Bank of Malta	11,761
135.	Pioneer Bank, Billings	11,758
136.	The Whitehall State Bank, Whitehall	10,967
137.	Security Bank of Colstrip	10,862
138.	First National Bank, Eureka	10,855
139.	First Security Bank of Laurel	10,806
140.	Farmers-Merchants Bank of Montana, Rudyard	10,598

	Name and Address of Bank	Total Resources June 30, 1982
141.	First Security Bank, Big Timber	$ 10,481
142.	Yellowstone Bank, Absarokee	10,222
143.	Lake County Bank, St. Ignatius	9,875
144.	Bank of Bridger, Bridger	9,826
145.	Bank of Sheridan, Sheridan	9,825
146.	First National Bank, Geraldine	9,759
147.	First National Bank, Hysham	9,554
148.	Clarks Fork National Bank, Fromberg	9,411
149.	First Security Bank of Deer Lodge	9,119
150.	Fairview Bank, Fairview	8,913
151.	First National Bank of Twin Bridges	8,671
152.	Valier Bank of Montana, Valier	8,469
153.	Dutton State Bank, Dutton	8,149
154.	First Security Bank of West Yellowstone	7,824
155.	United Bank of Absarokee, N.A.	7,736
156.	Farmers State Bank of Denton	7,678
157.	First Citizens Bank of Bozeman	6,962
158.	First Boulder Valley Bank, Boulder	6,788
159.	Stockmens Bank, Cascade	5,947
160.	Security Bank of Three Forks	5,543
161.	First National Bank, Hinsdale	5,405
162.	Midstate Bank of Montana, Lewistown	4,452
163.	Cheyenne Western Bank, Ashland	4,048
164.	First Bank of Lincoln	3,439
165.	Bitterroot Valley Bank, Lolo	1,651
166.	Northwestern Union Trust Company, Helena	1,270
167.	Trust Corporation of Montana, Great Falls	708
168.	First Trust Company of Montana, Helena	662
	TOTAL	$ 5,835,573

MONTANA NATIONAL BANKS AND TRUST COMPANY

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A. First Trust Company of Montana Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Kalispell	BankWest, N.A. First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

---

300 copies of this publication were produced at a unit cost of $1.00 per copy, for a total cost of $300.00 which includes $280.00 for printing and $20.00 for distribution.

332.105
MO
No. 247 STX

No. 247

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•

National Banks

•

December 31, 1992

THE LIBRARY OF THE
MAR 26 1993
UNIVERSITY OF ILLINOIS
URBANA-CHAMPAIGN

Jon Noel	Director Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions
Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Administrative Assistant
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Supervisory Examiner
Bob Fitzsimmons	Examiner
Bob Beck	Examiner
Bob O'Reilly	Examiner
Paul Staudohar	Examiner
Jane Knudsen	Examiner
Sharon Olson	Examiner
Polly Boutin	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
William Grant	Examiner
Kim Rehling	Examiner
Barry Smith	Examiner
Kathleen Tonkovich	Examiner
Kim Donnelly	Examiner

Aggregate Resources and Liabilities of 84 State Banks and 3 Trust Companies, Dec. 31, 1992, Compared with Report of 104 State Banks and 3 Trust Companies, Dec. 30, 1991

Figures In Thousands

RESOURCES	Dec. 31, 1992	Dec. 31, 1991	Decrease– Increase+
Cash and Balances	$ 275,329	$ 245,402	$ 29,927+
Securities	1,616,699	1,294,796	321,903+
Funds Sold	240,182	221,165	19,017+
Loans and Leases	2,203,042*	1,698,307*	504,735+
Assets Held in Trd. Accnts.			
Premises, F&F	69,607	54,314	15,293+
Other Real Estate	9,815	12,308	2,493–
Other Assets	86,898	75,770	11,128+
Deferred Losses			
	$4,501,572	$3,602,062	$ 899,510+
LIABILITIES			
Total Deposits	$3,936,075	$3,154,065	$782,010+
Funds Purchased	127,966	78,100	49,866+
Demand Notes	4,801	329	4,472+
Other Borrowed Funds	5,211	7,573	2,362–
Mortgages & Leases	2,061	2,483	422–
Other Liabilities	29,774	29,007	767+
Total Liabilities	$4,105,888	$3,271,557	$834,331+
Sub. Notes & Debentures		349	349–
Preferred Stock	1,000	650	350+
Common Stock	87,275	73,493	13,782+
Surplus	170,979	134,603	36,376+
Undivided Prof. & Cap. Res.	136,430	121,410	15,020+
Deferred Losses			
	$4,501,572	$3,602,062	$899,510+
*After deduction of Loan Reserves	$ 44,025	$ 33,382	$ 10,643+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1992	Dec. 31, 1991
Loans and Leases as Percentage of Total Assets	49.43%	47.63%
Loans and Leases as Percentage of Total Deposits	57.09%	54.90%
Capital and Reserve a/c's as Percentage of Total Assets	9.67%	10.01%
Capital and Reserve a/c's as Percentage of Total Deposits	11.17%	11.54%

Aggregate
1 Trust C
42 Natio

RESOURCES
Cash and Balances
Securities
Funds Sold
Loans and Leases
Assets Held in Trd.
Premises, F&F
Other Real Estate
Other Assets
Deferred Losses

LIABILITIES
Total Deposits
Funds Purchased
Demand Notes
Other Borrowed Fu
Mortgages & Lease
Other Liabilities
Total Liabilities
Sub. Notes & Debe
Preferred Stock
Common Stock
Surplus
Undivided Prof. & C
Deferred Losses

*After deduction of
Loan Reserves

Grand Total — All
in Montana

**Data relating to

NATIONAL BAN
Loans and Lease
Loans and Lease
Capital and Res
Percentage of
Capital and Res
Percentage of

sources and Liabilities of 36 National Banks and
pany, Dec. 31, 1992, Compared With Report of
l Banks and 1 Trust Company, Dec. 31, 1991**

Figures In Thousands

	Dec. 31, 1992	Dec. 31, 1991	Decrease– Increase+
....	$ 320,331	$ 321,070	$ 739–
....	791,830	939,191	147,361–
....	332,049	439,497	107,448–
....	1,625,928*	2,064,558*	438,630–
nts.			
....	43,127	61,563	18,436–
....	4,531	7,766	3,235–
....	107,531	93,031	14,500+
....	71	134	63–
	$3,225,398	$3,926,810	$701,412–
....	$2,776,653	$3,370,297	$593,644–
....	82,986	179,081	96,095–
....	60	3,918	3,858–
....	444	8,491	8,047–
....	3,242	4,284	1,042–
....	74,790	55,415	19,375+
	$2,938,175	$3,621,486	$683,311–
es.........	16,800	8,825	7,975+
....	2,000	5,500	3,500–
....	78,140	90,480	12,340–
....	103,566	113,581	10,015–
Res.	86,646	86,804	158–
....	71	134	63–
	$3,225,398	$3,926,810	$701,412–
....	$ 33,605	$ 47,389	$ 13,784–
ks	$7,726,970	$7,528,872	$198,098+

onal Banks obtained from Montana National Banks

	Dec. 31, 1992	Dec. 31, 1991
Percentage of Total Assets	50.92%	53.14%
Percentage of Total Deposits....	59.77%	62.66%
a/c's as l Assets	9.84%	8.88%
a/c's as l Deposits	11.55%	10.47%

BRANCH BANKS

First Bank Montana	Billings (1)
	Bozeman
	Butte
	Great Falls (2)
	Havre
	Helena
	Missoula
	Miles City
First Interstate Bank of Kalispell	Cut Bank
	Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker
	Bozeman
	Butte
	Circle
	Forsyth
	Livingston
	Missoula
	Red Lodge
	Roundup
	Sidney
	Superior
Ruby Valley National Bank—Twin Bridges	Sheridan
First National Bank of Libby	Troy
Bank of Montana	Anaconda
	Big Sandy
	Chester
	Chinook
	Conrad
	Glasgow
	Great Falls (2)
	Havre
	Helena
	Lewistown
	Missoula
	Rudyard
	Shelby
	Valier
First Interstate Bank of Commerce	Billings (2)
	Colstrip
	Hardin
	Miles City
	Missoula (2)
American Bank	Big Timber
	Bozeman
	Livingston
First State Bank of Worden	Hysham

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Commerce* (1)
	Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Choteau	Citizens State Bank (1)
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (1)
Helena	First Security Bank (1)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
Sidney	1st United Bank (1)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

---

(1) Members Federal Reserve Bank

***Converted from National Charter 11/24/92**

STX

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

Norwest Bank Anaconda-Butte
- Butte

First Bank Montana, N.A. - Billings
- Billings
- Bozeman
- Butte
- Great Falls (2)
- Havre
- Helena
- Missoula
- Miles City

First National Bank - Glasgow
- Hinsdale

First Interstate Bank of Kalispell
- Cut Bank
- Great Falls

First National Bank - Libby
- Troy

First National Park Bank - Livingston
- Gardiner

Ruby Valley National Bank - Twin Bridges
- Sheridan

332.105
MO
No. 248

THE LIBRARY OF THE
SEP 13 1993
UNIVERSITY OF ILLINOIS
URBANA-CHAMPAIGN

No. 248

ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA

STATE BANKS
AND
TRUST COMPANIES

--

NATIONAL BANKS
AND
TRUST COMPANIES

--

JUNE 30, 1993

Jon Noel	Director, Department of Commerce
Don Hutchinson	Commissioner of Financial Institutions

OFFICE STAFF

Chris Olson	Assistant Administrator
James Darfler	Bank Analyst
Alice Berg	Administrative Assistant
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Bank Examination Manager
Bob Fitzsimmons	Senior Bank Examiner
Bob O'Reilly	Bank Examiner
Paul Staudohar	Bank Examiner
Jane Knudsen	Assistant Bank Examiner
Sharon Olson	Assistant Bank Examiner
Kathleen Tonkovich	Assistant Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Bank Examination Manager
William Grant	Senior Bank Examiner
Barry Smith	Senior Bank Examiner
Kim Rehling	Bank Examiner
Rhonda Dungan	Assistant Bank Examiner
Timothy Hopper	Assistant Bank Examiner
Mark Kastner	Assistant Bank Examiner
Kalli Ryti	Assistant Bank Examiner

Aggregate Assets, Liabilities and Capital of 84 State Banks and 3 Trust Companies, June 30, 1993, Compared with 106 State Banks and 3 Trust Companies, June 30, 1992.

(000 omitted)

	June 30 1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$268,976	$201,797	$67,179	33.29
Securities	1,544,528	1,403,858	140,670	10.02
Funds Sold & Repurchase Agreements	92,354	126,534	(34,180)	(27.01)
Assets Held in Trading Accounts	0	0	0	0.00
Loans and Leases	2,370,027	1,889,912	480,115	25.40
Fixed Assets	75,871	55,925	19,946	35.67
Other Real Estate Owned	7,893	9,984	(2,091)	(20.94)
Other Assets	99,158	80,366	18,792	23.38
Deferred Losses	0	0	0	0.00
TOTAL ASSETS	$4,458,807	$3,768,376	$690,431	18.32
LIABILITIES				
Total Deposits	$3,849,837	$3,268,197	$581,640	17.80
Funds Purchased & Repurchase Agreements	147,039	98,120	48,919	49.86
Demand Notes	5,257	212	5,045	2,379.72
Other Borrowed Funds	4,690	9,657	(4,967)	(51.43)
Mortgages and Leases	2,072	2,756	(684)	(24.82)
Other Liabilities	30,842	29,379	1,463	4.98
TOTAL LIABILITIES	$4,039,737	$3,408,321	$631,416	18.53
CAPITAL				
Subordinated Notes and Debentures	$0	$174	($174)	(100.00)
Preferred Stock	1,000	650	350	53.85
Common Stock	89,319	77,953	11,366	14.58
Surplus	185,592	149,317	36,275	24.29
Undivided Profits and Capital Reserves	143,159	131,961	11,198	8.49
Deferred Losses	0	0	0	0.00
TOTAL CAPITAL	$419,070	$360,055	$59,015	16.39
TOTAL LIABILITIES AND CAPITAL	$4,458,807	$3,768,376	$690,431	18.32
*After Deduction of Allowance for Loan and Lease Losses	$47,199	$37,152	$10,047	27.04

STATE BANKS	June 30 1993	1992
Total Loans and Leases to Total Assets	53.64%	50.64%
Total Loans and Leases to Total Deposits	62.79%	58.96%
Total Capital and Reserve Accounts to Total Assets	10.35%	10.44%
Tier 1 Capital to Total Assets	9.40%	9.55%
Allowance for Loan and Lease Losses to Total Loans	1.95%	1.93%

Aggregate Assets, Liabilities and Capital of 33 National Banks and 1 Trust Company, June 30, 1993, Compared with 39 National Banks and 1 Trust Company, June 30, 1992. Compiled from Information Supplied by Montana National Banks.

(000 omitted)

	June 30			
	1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$231,797	$281,008	($49,211)	(17.51)
Securities	785,753	865,395	(79,642)	(9.20)
Funds Sold & Repurchase Agreements	187,423	370,608	(183,185)	(49.43)
Assets Held in Trading Accounts	0	0	0	0.00
Loans and Leases	1,737,509	1,975,629	(238,120)	(12.05)
Fixed Assets	41,778	59,540	(17,762)	(29.83)
Other Real Estate Owned	3,440	4,531	(1,091)	(24.08)
Other Assets	86,581	93,873	(7,292)	(7.77)
Deferred Losses	0	104	(104)	(100.00)
TOTAL ASSETS	$3,074,281	$3,650,688	($576,407)	(15.79)
LIABILITIES				
Total Deposits	$2,607,875	$3,142,535	($534,660)	(17.01)
Funds Purchased & Repurchase Agreements	116,330	141,046	(24,716)	(17.52)
Demand Notes	918	5,022	(4,104)	(81.72)
Other Borrowed Funds	8,504	712	7,792	1,094.38
Mortgages and Leases	3,157	3,265	(108)	(3.31)
Other Liabilities	49,356	46,117	3,239	7.02
TOTAL LIABILTIES	$2,786,140	$3,338,697	($552,557)	(16.55)
CAPITAL				
Subordinated Notes and Debentures	$17,023	$14,300	$2,723	19.04
Preferred Stock	2,000	5,500	(3,500)	(63.64)
Common Stock	75,942	87,780	(11,838)	(13.49)
Surplus	101,733	110,604	(8,871)	(8.02)
Undivided Profits and Capital Reserves	91,443	93,703	(2,260)	(2.41)
Deferred Losses	0	104	(104)	(100.00)
TOTAL CAPITAL	$288,141	$311,991	($23,850)	(7.64)
TOTAL LIABILITIES AND CAPITAL	$3,074,281	$3,650,688	($576,407)	(15.79)
*After Deduction of Allowance for Loan and Lease Losses	$31,717	$41,626	($9,909)	(23.80)
GRAND TOTAL - ALL BANKS IN MONTANA	$7,533,088	$7,419,064	$114,024	1.54

	June 30	
NATIONAL BANKS	1993	1992
Total Loans and Leases to Total Assets	56.96%	54.63%
Total Loans and Leases to Total Deposits	67.84%	64.19%
Total Capital and Reserve Accounts to Total Assets	10.30%	9.58%
Tier 1 Capital to Total Assets	8.82%	8.15%
Allowance for Loan and Lease Losses to Total Loans	1.79%	2.06%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Montana Bank (f)
	Western Bank
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (f)
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank* (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana (f)
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (f)
Helena	First Security Bank (f)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (f)
	Advisor's Trust Co.
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
*Converted from National Charter May 1, 1993

BRANCH LOCATIONS OF STATE BANKS

American Bank - Billings
- Big Timber
- Bozeman
- Livingston

First Interstate Bank of Commerce - Billings
- Billings (2)
- Hardin
- Missoula (2)
- Colstrip
- Miles City

Montana Bank - Billings
- Baker
- Forsyth
- Roundup
- Bozeman
- Livingston
- Sidney
- Butte
- Missoula
- Superior
- Circle
- Red Lodge

FirstWest Bank - Glendive
- Richey

Bank of Montana - Great Falls
- Anaconda
- Conrad
- Lewistown
- Big Sandy
- Glasgow
- Missoula
- Butte
- Great Falls (2)
- Rudyard
- Chester
- Havre
- Shelby
- Chinook
- Helena
- Valier

Bitterroot Valley Bank - Lolo
- Frenchtown

Ronan State Bank
- Pablo

Valley Bank of Ronan
- Hot Springs

Farmers State Bank - Victor
- Florence

Farmers State Bank - Worden
- Hysham

May 1 - Approved application of Citizens State Bank - Hamilton, to establish a branch in Corvallis
Approved application of proposed Stockman Bank (formerly FirstWest Bank) - Billings, to establish branches in Worden and Hysham, through a purchase and assumption acquisition of Farmers State Bank - Worden.

June 23 - Approved application of First Interstate Bank of Commerce - Billings, to merge with First National Park Bank - Livingston.
Approved charter application of TrustCorp West - Kalispell.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings
- Billings
- Bozeman
- Butte
- Great Falls (2)
- Havre
- Helena
- Missoula
- Miles City

Norwest Bank Montana, N.A. - Billings
- Anaconda
- Baker
- Big Sandy
- Billings
- Bozeman
- Butte (2)
- Chester
- Chinook
- Circle
- Conrad
- Dillon
- Forsyth
- Glasgow
- Great Falls (4)
- Havre
- Helena (3)
- Kalispell
- Lewistown
- Livingston
- Missoula (2)
- Red Lodge
- Roundup
- Rudyard
- Shelby
- Sidney
- Superior
- Valier

First Interstate Bank of Kalispell
- Cut Bank
- Great Falls

First National Bank - Libby
- Troy

First National Park Bank - Livingston
- Gardiner

Ruby Valley National Bank - Twin Bridges
- Sheridan

332.105
MO
252
1995

STX

No. 252

ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES

--

NATIONAL BANKS AND TRUST COMPANIES

--

June 30, 1995

Jon Noel	Director, Department of Commerce
Don Hutchinson	Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson	Deputy Commissioner
James Darfler	Bank Analyst
Kris Leitheiser	Administrative Assistant
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Bank Examination Manager
Bob Fitzsimmons	Senior Bank Examiner
Bob O'Reilly	Bank Examiner
Paul Staudohar	Bank Examiner
Jane Knudsen	Bank Examiner
Tom Tucker	Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Bank Examination Manager
Barry Smith	Senior Bank Examiner
Kim Piper	Senior Bank Examiner
Mark Kastner	Bank Examiner
Kalli Ryti	Bank Examiner
Norman Sunday	Bank Examiner

Aggregate Assets, Liabilities and Capital of 82 State Banks and 2 Trust Companies, June 30, 1995, compared with 87 State Banks and 3 Trust Companies, June 30, 1994.

	(000 omitted)			
	June 30		Increase/Decrease	
	1995	1994	$$	%
ASSETS				
Cash and Balances Due from Banks	$233,520	$258,736	($25,216)	(9.75)
Securities - Held to Maturity	737,232	809,558	($72,326)	(8.93)
Securities - Available for Sale	422,780	779,191	($356,411)	(45.74)
Securities - Held for Trading	0	149	($149)	(100.00)
Total Securities	1,160,012	1,588,898	(428,886)	(26.99)
Funds Sold & Repurchase Agreements	97,570	110,944	(13,374)	(12.05)
Loans and Leases	2,642,106	2,627,718	14,388	0.55
Less: Allowance for Loan and Lease Losses	45,962	50,127	(4,165)	(8.31)
Net Loans and Leases	2,596,144	2,577,591	18,553	0.72
Fixed Assets	76,362	83,709	(7,347)	(8.78)
Other Real Estate Owned	2,848	4,176	(1,328)	(31.80)
Other Assets	99,422	103,326	(3,904)	(3.78)
TOTAL ASSETS	**$4,265,878**	**$4,727,380**	**(461,502)**	**(9.76)**
LIABILITIES				
Total Deposits	$3,609,632	$3,980,609	($370,977)	(9.32)
Funds Purchased & Repurchase Agreements	168,278	221,661	(53,383)	(24.08)
Demand Notes	7,103	5,589	1,514	27.09
Other Borrowed Funds	33,986	46,587	(12,601)	(27.05)
Mortgages and Leases	269	586	(317)	(54.10)
Other Liabilities	30,941	31,649	(708)	(2.24)
TOTAL LIABILITIES	**$3,850,209**	**$4,286,681**	**(436,472)**	**(10.18)**
CAPITAL				
Subordinated Notes and Debentures	$350	$0	350	0.00
Preferred Stock	0	1,000	(1,000)	(100.00)
Common Stock	85,910	105,250	(19,340)	(18.38)
Surplus	181,672	189,723	(8,051)	(4.24)
Undivided Profits and Capital Reserves	148,549	158,143	(9,594)	(6.07)
Unrealized Securities Gains & Losses (FASB 115)	(812)	(13,417)	12,605	(93.95)
TOTAL CAPITAL	**$415,669**	**$440,699**	**($25,030)**	**(5.68)**
TOTAL LIABILITIES AND CAPITAL	**$4,265,878**	**$4,727,380**	**($461,502)**	**(9.76)**

	June 30	
STATE BANKS	1995	1994
Total Loans and Leases to Total Assets	61.28%	55.00%
Total Loans and Leases to Total Deposits	73.20%	66.01%
Total Capital and Reserve Accounts to Total Assets	10.71%	10.27%
Tier 1 Capital to Total Assets	9.74%	9.32%
Allowance for Loan and Lease Losses to Total Loans	1.74%	1.91%

Aggregate Assets, Liabilities and Capital of 21 National Banks and 1 Trust Company, June 30, 1995, compared with 30 National Banks and 1 Trust Company, June 30, 1995. Compiled from information provided by Montana national banks.

(000 omitted)

	June 30		Increase/Decrease	
	1995	1994	$$	%
ASSETS				
Cash and Balances Due from Banks	$208,599	$208,478	$121	0.06
Securities - Held to Maturity	145,556	$278,381	($132,825)	(47.71)
Securities - Available for Sale	568,528	$403,705	$164,823	40.83
Securities - Held for Trading	0	$0	$0	0.00
Total Securities	714,084	682,086	31,998	4.69
Funds Sold & Repurchase Agreements	17,880	23,378	(5,498)	(23.52)
Loans and Leases	2,557,693	1,968,262	589,431	29.95
Less: Allowance for Loan and Lease Losses	39,848	34,542	5,306	15.36
Net Loans and Leases	2,517,845	1,933,720	584,125	30.21
Fixed Assets	64,163	43,759	20,404	46.63
Other Real Estate Owned	423	3,014	(2,591)	(85.97)
Other Assets	81,463	97,344	(15,881)	(16.31)
TOTAL ASSETS	**$3,604,457**	**$2,991,779**	**612,678**	**20.48**
LIABILITIES				
Total Deposits	$2,934,360	$2,507,929	$426,431	17.00
Funds Purchased & Repurchase Agreements	254,586	140,467	114,119	81.24
Demand Notes	60	62	(2)	(3.23)
Other Borrowed Funds	32,733	6,956	25,777	370.57
Mortgages and Leases	3,047	3,147	(100)	(3.18)
Other Liabilities	58,992	67,465	(8,473)	(12.56)
TOTAL LIABILITIES	**$3,283,778**	**$2,726,026**	**557,752**	**20.46**
CAPITAL				
Subordinated Notes and Debentures	$46,225	$16,750	29,475	175.97
Preferred Stock	0	2,000	(2,000)	(100.00)
Common Stock	74,943	74,092	851	1.15
Surplus	119,598	100,190	19,408	19.37
Undivided Profits and Capital Reserves	79,885	77,213	2,672	3.46
Unrealized Securities Gains & Losses (FASB 115)	28	(4,492)	4,520	(100.62)
TOTAL CAPITAL	**$320,679**	**$265,753**	**$54,926**	**20.67**
TOTAL LIABILITIES AND CAPITAL	**$3,604,457**	**$2,991,779**	**$612,678**	**20.48**
GRAND TOTAL - ALL BANKS IN MONTANA	**$7,870,335**	**$7,719,159**	**$151,176**	**1.96**

	June 30	
NATIONAL BANKS	1995	1994
Total Loans and Leases to Total Assets	70.18%	65.04%
Total Loans and Leases to Total Deposits	87.16%	78.48%
Total Capital and Reserve Accounts to Total Assets	9.89%	9.92%
Tier 1 Capital to Total Assets	7.61%	8.32%
Allowance for Loan and Lease Losses to Total Loans	1.56%	1.75%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f) *
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
	Montana State Bank (f) **
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System

* Opened 1-19-95

** Converted from National Charter 1-1-95

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
  Lakeside
American Bank - Billings
  Big Timber Bozeman Livingston
First Interstate Bank of Commerce - Billings
  Billings (2) Colstrip Miles City
  Bozeman Hardin Missoula (2)
Rocky Mountain Bank - Billings
  Broadus Plains Whitehall
  Harlem Stevensville
First Community Bank - Glasgow
  Hinsdale Wolf Point
FirstWest Bank - Glendive
  Richey
Bitterroot Valley Bank - Lolo
  Frenchtown
Ronan State Bank
  Pablo
Valley Bank of Ronan
  Hot Springs Arlee
Farmers State Bank - Victor
  Florence Darby
Mountain Bank - Whitefish
  Evergreen
Farmers State Bank - Worden
  Hysham

STATE BANKING BOARD ACTIONS

March 2 - Approved application of First Interstate Bank of Commerce to merge with First Citizens Bank of Bozeman. Approved application of First Community Bank - Glasgow to acquire and merge with Citizens First National Bank - Wolf Point.

March 3 - Approved application of First Boulder Valley Bank - Boulder, to establish a branch in Montana City. Approved application of Bitterroot Valley Bank - Lolo, to establish a branch in St. Regis.

September 7 - Conditionally approved the application of FirstWest Bank, Glendive, to open a branch in Wibaux, through the purchase and assumption of First National Bank of Wibaux.
September 8 - Approved the application of Intermountain Bancorporation to open a new bank in Belgrade.
December 15 - Approved the application of Geraldine State Bank to move to Fort Benton. Approved the application of Geraldine State Bank to open a branch in Geraldine after relocation of the main bank to Fort Benton.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A. First Trust Company of Montana, N.A. Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana*
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.**
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalispell	BankWest, N.A. First Interstate Bank of Montana, N.A.
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

---

*Opened 9-5-95
**Opened 11-1-95

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings
- Billings
- Bozeman
- Butte
- Great Falls (2)
- Havre
- Helena
- Missoula
- Miles City

Norwest Bank Montana, N.A. - Billings
- Anaconda
- Baker
- Big Sandy
- Billings
- Bozeman
- Butte (2)
- Chester
- Chinook
- Circle
- Conrad
- Dillon
- Forsyth
- Glasgow
- Great Falls (4)
- Havre
- Helena (2)
- Kalispell
- Lewistown
- Livingston
- Missoula (2)
- Red Lodge
- Roundup
- Rudyard
- Shelby
- Sidney
- Superior
- Valier

First Interstate Bank of Montana - Kalispell
- Cut Bank
- Great Falls

First National Bank - Libby
- Troy

Ruby Valley National Bank - Twin Bridges
- Sheridan

332.105
MO
253
1995
STX

ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES
--
NATIONAL BANKS
AND
TRUST COMPANIES
--

December 31, 1995

Jon Noel	Director, Department of Commerce
Don Hutchinson	Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson	Deputy Commissioner
James Darfler	Bank Analyst
Kris Leitheiser	Administrative Assistant
Pam Plovanic	Statistician

HELENA AREA EXAMINERS

Steve Caruso	Bank Examination Manager
Bob Fitzsimmons	Senior Bank Examiner
Jane Knudsen	Senior Bank Examiner
Bob O'Reilly	Bank Examiner
Paul Staudohar	Bank Examiner
Tom Tucker	Bank Examiner
Angela Huschka	Bank Examiner
John Thomas	Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Bank Examination Manager
Barry Smith	Senior Bank Examiner
Kim Piper	Senior Bank Examiner
Mark Kastner	Bank Examiner
Norman Sunday	Bank Examiner
Chris Chakos	Bank Examiner
Marty Armstrong	Bank Examiner
Patricia Doherty	Bank Examiner

Aggregate Assets, Liabilities and Capital of 83 State Banks and 3 Trust Companies, December 31, 1995, compared with 81 State Banks and 3 Trust Companies, December 31, 1994.

(000 omitted)

	December 31		Increase/Decrease	
	1995	1994	$$	%
ASSETS				
Cash and Balances Due from Banks	$325,372	$247,981	$77,391	31.21
Securities - Held to Maturity	493,177	858,872	(365,695)	(42.58)
Securities - Available for Sale	745,748	445,368	300,380	67.45
Securities - Held for Trading	0	0	0	0.00
Total Securities	1,238,925	1,304,240	(65,315)	(5.01)
Funds Sold & Repurchase Agreements	202,873	95,345	107,528	112.78
Loans and Leases	2,764,426	2,404,051	360,375	14.99
Less: Allowance for Loan and Lease Losses	48,907	43,625	5,282	12.11
Net Loans and Leases	2,715,519	2,360,426	355,093	15.04
Fixed Assets	84,715	72,717	11,998	16.50
Other Real Estate Owned	2,936	2,817	119	4.22
Other Assets	104,630	90,640	13,990	15.43
TOTAL ASSETS	**$4,674,970**	**$4,174,166**	**$500,804**	**12.00**
LIABILITIES				
Total Deposits	$3,976,662	$3,581,257	$395,405	11.04
Funds Purchased & Repurchase Agreements	182,767	158,206	24,561	15.52
Demand Notes	4,931	4,674	257	5.50
Other Borrowed Funds	29,410	20,555	8,855	43.08
Mortgages and Leases	252	319	(67)	(21.00)
Other Liabilities	36,664	23,966	12,698	52.98
TOTAL LIABILITIES	**$4,230,686**	**$3,788,977**	**441,709**	**11.66**
CAPITAL				
Subordinated Notes and Debentures	$350	$0	350	0.00
Preferred Stock	0	1,000	(1,000)	(100.00)
Common Stock	88,466	84,726	3,740	4.41
Surplus	199,213	157,702	41,511	26.32
Undivided Profits and Capital Reserves	154,097	151,692	2,405	1.59
Unrealized Securities Gains & Losses (FASB 115)	2,158	(9,931)	12,089	(121.73)
TOTAL CAPITAL	**$444,284**	**$385,189**	**59,095**	**15.34**
TOTAL LIABILITIES AND CAPITAL	**$4,674,970**	**$4,174,166**	**$500,804**	**12.00**

	December 31	
STATE BANKS	1995	1994
Total Loans and Leases to Total Assets	58.52%	57.00%
Total Loans and Leases to Total Deposits	69.52%	67.13%
Total Capital and Reserve Accounts to Total Assets	10.44%	10.17%
Tier 1 Capital to Total Assets	9.50%	9.23%
Allowance for Loan and Lease Losses to Total Loans	1.77%	1.81%

Aggregate Assets, Liabilities and Capital of 21 National Banks and 1 Trust Company, December 31, 1995, compared with 31 National Banks and 1 Trust Company, December 31, 1994. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	1995	1994	$$	%
ASSETS				
Cash and Balances Due from Banks	$264,027	$287,441	($23,414)	(8.15)
Securities - Held to Maturity	46,169	199,846	(153,677)	(76.90)
Securities - Available for Sale	586,467	580,596	5,871	1.01
Securities - Held for Trading	0	0	0	0.00
Total Securities	632,636	780,442	(147,806)	(18.94)
Funds Sold & Repurchase Agreements	54,479	96,347	(41,868)	(43.46)
Loans and Leases	2,519,529	2,402,312	117,217	4.88
Less: Allowance for Loan and Lease Losses	40,260	39,807	453	1.14
Net Loans and Leases	2,479,269	2,362,505	116,764	4.94
Fixed Assets	63,072	61,409	1,663	2.71
Other Real Estate Owned	706	522	184	35.25
Other Assets	71,780	90,680	(18,900)	(20.84)
TOTAL ASSETS	**$3,565,969**	**$3,679,346**	**($113,377)**	**(3.08)**
LIABILITIES				
Total Deposits	$3,018,899	$3,084,375	($65,476)	(2.12)
Funds Purchased & Repurchase Agreements	168,320	205,095	(36,775)	(17.93)
Demand Notes	0	3,058	(3,058)	(100.00)
Other Borrowed Funds	10,097	11,454	(1,357)	(11.85)
Mortgages and Leases	2,990	3,103	(113)	(3.64)
Other Liabilities	60,932	59,143	1,789	3.02
TOTAL LIABILITIES	**$3,261,238**	**$3,366,228**	**(104,990)**	**(3.12)**
CAPITAL				
Subordinated Notes and Debentures	$46,225	$16,450	29,775	181.00
Preferred Stock	0	2,000	(2,000)	(100.00)
Common Stock	73,196	97,691	(24,495)	(25.07)
Surplus	106,949	134,548	(27,599)	(20.51)
Undivided Profits and Capital Reserves	74,731	82,069	(7,338)	(8.94)
Unrealized Securities Gains & Losses (FASB 115)	3,630	(19,640)	23,270	(118.48)
TOTAL CAPITAL	**$304,731**	**$313,118**	**(8,387)**	**(2.68)**
TOTAL LIABILITIES AND CAPITAL	**$3,565,969**	**$3,679,346**	**($113,377)**	**(3.08)**
GRAND TOTAL - ALL BANKS IN MONTANA	**$8,240,939**	**$7,853,512**	**$387,427**	**4.93**

	December 31	
NATIONAL BANKS	1995	1994
Total Loans and Leases to Total Assets	69.87%	64.59%
Total Loans and Leases to Total Deposits	83.46%	77.89%
Total Capital and Reserve Accounts to Total Assets	9.57%	9.49%
Tier 1 Capital to Total Assets	7.25%	8.06%
Allowance for Loan and Lease Losses to Total Loans	1.60%	1.66%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Stockman Bank*
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	Community First Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	TrustCorp West**
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f)
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
	Montana State Bank (f)
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	American Bank (f)***
	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System
*Opened 8-14-95
**Opened 7-1-95
***Opened 9-14-95

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
  Lakeside
American Bank - Billings
  Big Timber   Bozeman   Livingston
First Interstate Bank of Commerce - Billings
  Billings (2)   Gardiner   Miles City
  Bozeman   Hardin   Missoula (2)
  Colstrip   Livingston
Rocky Mountain Bank - Billings
  Broadus   Plains   Whitehall
  Harlem   Stevensville
Stockman Bank - Billings
  Hysham   Worden
First Boulder Valley Bank - Boulder
  Montana City
First Community Bank - Glasgow
  Hinsdale   Wolf Point
FirstWest Bank - Glendive
  Richey   Wibaux
Bitterroot Valley Bank - Lolo
  Frenchtown   St. Regis
Ronan State Bank
  Pablo
Valley Bank of Ronan
  Hot Springs   Arlee
Farmers State Bank - Victor
  Florence   Darby
Mountain Bank - Whitefish
  Evergreen

STATE BANKING BOARD ACTIONS:

August 2 - Approved the application of Big Sky Western Bank, Big Sky, to establish a branch at Four Corners, west of Bozeman.

STATE BANKING BOARD ACTIONS:

7-18-96 - Approved the application of Little Horn State Bank, Hardin, to open a branch in Lockwood.
9-13-96 - Approved the application of the Yellowstone Banks of Absarokee, Billings, Columbus and Laurel to merge, with Laurel designated as the surviving bank and the other offices operated as branches. Approved the charter applications of TrustCorp Billings and TrustCorp Missoula.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A. First Trust Company of Montana, N.A. Norwest Bank Montana, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Columbus	United Bank of Columbus, N.A.**
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalispell	BankWest, N.A. First Interstate Bank of Commerce, N.A. Montana First National Bank*
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

*Opened 7-18-96
**Opened 10-1-96

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings
- Billings
- Bozeman
- Butte
- Great Falls (2)
- Havre
- Helena
- Miles City
- Missoula

Norwest Bank Montana, N.A. - Billings
- Anaconda
- Baker
- Big Sandy
- Billings
- Bozeman
- Butte (2)
- Chester
- Chinook
- Circle
- Conrad
- Dillon
- Forsyth
- Glasgow
- Great Falls (4)
- Havre
- Helena (2)
- Kalispell
- Lewistown
- Livingston
- Missoula (2)
- Red Lodge
- Roundup
- Rudyard
- Shelby
- Sidney
- Superior
- Valier

First National Bank - Fairfield
- Vaughn

First Interstate Bank of Montana - Kalispell
- Cut Bank
- Great Falls

First National Bank - Libby
- Troy

Ruby Valley National Bank - Twin Bridges
- Sheridan

First National Bank - White Sulphur Springs
- Clyde Park

332.105
MO
255
1996 Dec 31
STX
AUG 24 1998

No. 255

ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES -- NATIONAL BANKS AND TRUST COMPANIES --

December 31, 1996

Jon Noel	Director, Department of Commerce
Don Hutchinson	Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson	Deputy Commissioner
James Darfler	Bank Analyst
Kris Leitheiser	Administrative Assistant
Pam Plovanic	Statistician
Betty Vitcovich	Secretary

HELENA AREA EXAMINERS

Steve Caruso	Bank Examination Manager
Bob Fitzsimmons	Senior Bank Examiner
Jane Knudsen	Senior Bank Examiner
Bob O'Reilly	Bank Examiner
Paul Staudohar	Bank Examiner
Tom Tucker	Bank Examiner
Angela Huschka	Bank Examiner
John Thomas	Bank Examiner
Marty Armstrong	Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Bank Examination Manager
Barry Smith	Senior Bank Examiner
Norman Sunday	Bank Examiner
Chris Chakos	Bank Examiner
Patricia Doherty	Bank Examiner

Aggregate Assets, Liabilities and Capital of 77 state banks and 3 trust companies, December 31, 1996, compared with 83 state banks and 3 trust companies, December 31, 1995.

	(000 omitted)			
	December 31		Increase/Decrease	
	1996	1995	$$	%
ASSETS				
Cash and Balances Due from Banks	$331,640	$325,372	$6,268	1.93
Securities - Held to Maturity	486,557	493,177	(6,620)	(1.34)
Securities - Available for Sale	805,427	745,748	59,679	8.00
Securities - Held for Trading	0	0	0	0.00
Total Securities	1,291,984	1,238,925	53,059	4.28
Funds Sold & Repurchase Agreements	161,183	202,873	(41,690)	(20.55)
Loans and Leases	3,010,519	2,764,426	246,093	8.90
Less: Allowance for Loan and Lease Losses	49,907	48,907	1,000	2.04
Net Loans and Leases	2,960,612	2,715,519	245,093	9.03
Fixed Assets	92,668	84,715	7,953	9.39
Other Real Estate Owned	4,004	2,936	1,068	36.38
Other Assets	118,763	104,630	14,133	13.51
TOTAL ASSETS	**$4,960,854**	**$4,674,970**	**$285,884**	**6.12**
LIABILITIES				
Total Deposits	$4,182,159	$3,976,662	$205,497	5.17
Funds Purchased & Repurchase Agreements	212,322	182,767	29,555	16.17
Demand Notes	8,717	4,931	3,786	76.78
Other Borrowed Funds	53,012	29,410	23,602	80.25
Mortgages and Leases	165	252	(87)	(34.52)
Other Liabilities	36,400	36,664	(264)	(0.72)
TOTAL LIABILITIES	**$4,492,775**	**$4,230,686**	**262,089**	**6.19**
CAPITAL				
Subordinated Notes and Debentures	$350	$350	0	0.00
Preferred Stock	0	0	0	0.00
Common Stock	89,219	88,466	753	0.85
Surplus	224,218	199,213	25,005	12.55
Undivided Profits and Capital Reserves	153,370	154,097	(727)	(0.47)
Unrealized Securities Gains & Losses (FASB 115)	922	2,158	(1,236)	(57.28)
TOTAL CAPITAL	**$468,079**	**$444,284**	**23,795**	**5.36**
TOTAL LIABILITIES AND CAPITAL	**$4,960,854**	**$4,674,970**	**$285,884**	**6.12**

	December 31	
STATE BANKS	**1996**	**1995**
Total Loans and Leases to Total Assets	60.08%	58.52%
Total Loans and Leases to Total Deposits	71.98%	69.52%
Total Capital and Reserve Accounts to Total Assets	10.34%	10.44%
Tier 1 Capital to Total Assets	9.43%	9.50%
Allowance for Loan and Lease Losses to Total Loans	1.66%	1.77%

Aggregate Assets, Liabilities and Capital of 23 national banks and 1 trust company, December 31, 1996, compared with 21 national banks and 1 trust company, December 31, 1995. Compiled from information provided by Montana national banks.

(000 omitted)

	December 31		Increase/Decrease	
	1996	1995	$$	%
ASSETS				
Cash and Balances Due from Banks	$352,952	$264,027	$88,925	33.68
Securities - Held to Maturity	93,532	46,169	47,363	102.59
Securities - Available for Sale	467,319	586,467	(119,148)	(20.32)
Securities - Held for Trading	0	0	0	0.00
Total Securities	560,851	632,636	(71,785)	(11.35)
Funds Sold & Repurchase Agreements	147,535	54,479	93,056	170.81
Loans and Leases	2,541,769	2,519,529	22,240	0.88
Less: Allowance for Loan and Lease Losses	39,918	40,260	(342)	(0.85)
Net Loans and Leases	2,501,851	2,479,269	22,582	0.91
Fixed Assets	66,211	63,072	3,139	4.98
Other Real Estate Owned	958	706	252	35.69
Other Assets	86,954	71,780	15,174	21.14
TOTAL ASSETS	**$3,717,312**	**$3,565,969**	**$151,343**	**4.24**
LIABILITIES				
Total Deposits	$3,112,633	$3,018,899	$93,734	3.10
Funds Purchased & Repurchase Agreements	172,365	168,320	4,045	2.40
Demand Notes	401	0	401	N/A
Other Borrowed Funds	16,258	10,097	6,161	61.02
Mortgages and Leases	2,844	2,990	(146)	(4.88)
Other Liabilities	66,597	60,932	5,665	9.30
TOTAL LIABILITIES	**$3,371,098**	**$3,261,238**	**109,860**	**3.37**
CAPITAL				
Subordinated Notes and Debentures	$48,450	$46,225	2,225	4.81
Preferred Stock	0	0	0	0.00
Common Stock	78,037	73,196	4,841	6.61
Surplus	131,368	106,949	24,419	22.83
Undivided Profits and Capital Reserves	86,659	74,731	11,928	15.96
Unrealized Securities Gains & Losses (FASB 115)	1,700	3,630	(1,930)	(53.17)
TOTAL CAPITAL	**$346,214**	**$304,731**	**41,483**	**13.61**
TOTAL LIABILITIES AND CAPITAL	**$3,717,312**	**$3,565,969**	**$151,343**	**4.24**
GRAND TOTAL - ALL BANKS IN MONTANA	**$8,678,166**	**$8,240,939**	**$437,227**	**5.31**

	December 31	
NATIONAL BANKS	**1996**	**1995**
Total Loans and Leases to Total Assets	67.65%	69.87%
Total Loans and Leases to Total Deposits	81.66%	83.46%
Total Capital and Reserve Accounts to Total Assets	10.28%	9.57%
Tier 1 Capital to Total Assets	8.01%	7.25%
Allowance for Loan and Lease Losses to Total Loans	1.57%	1.60%

MONTANA STATE BANKS AND TRUST COMPANIES

Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f) First Citizens Bank First Interstate Bank of Commerce (f) Rocky Mountain Bank (f) Stockman Bank
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Conrad	Farmers State Bank of Montana (f)
Deer Lodge	First Security Bank Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton Q Bank (f)
Froid	First State Bank (f)
Glasgow	First Community Bank (f) Valley Bank of Glasgow
Glendive	Community First Bank FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank TrustCorp West Valley Bank
Laurel	First Security Bank (f) Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f) First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co. Community Bank of Missoula (f) First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Montana State Bank (f)
Polson	First Citizens Bank (f) Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f) Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f) Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	American Bank (f) First Interstate Bank of Commerce
Wolf Point	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
Lakeside
Big Sky Western Bank - Big Sky
Four Corners
American Bank - Billings
Big Timber Bozeman Livingston
First Interstate Bank of Commerce - Billings
Billings (2) Colstrip Hardin Miles City
Bozeman Gardiner Livingston Missoula (2)
Rocky Mountain Bank - Billings
Broadus Plains Stevensville Whitehall
Harlem Plentywood
Stockman Bank - Billings
Hysham Worden
Bank of Bridger - Bridger
Joliet
First Boulder Valley Bank - Boulder
Montana City
Farmers State Bank - Conrad
Cut Bank
Q Bank - Fort Benton
Geraldine
First Community Bank - Glasgow
Culbertson Hinsdale Wolf Point
FirstWest Bank - Glendive
Richey Wibaux
Citizens State Bank - Hamilton
Corvallis
Yellowstone Bank - Laurel
Absarokee Billings Columbus
Bitterroot Valley Bank - Lolo
Frenchtown St. Regis
First Citizens Bank - Polson
East Missoula
Ronan State Bank
Pablo
Valley Bank of Ronan
Hot Springs Arlee
Farmers State Bank - Victor
Florence Darby
First Interstate Bank of Commerce - Whitefish
Evergreen